

## **Attorney Timothy P. Crawford, CPA, CELA\***

wanted to share this information with you.

### **Survey of Long-Term Care Costs in 2010**

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Nearly two-thirds of Americans 65 years of age and over will eventually require some form of long-term care. This care can be nursing home care, assisted living care, or in-home care. Whatever the setting, the care is extremely expensive and can deplete a family's hard-earned savings. In April, Genworth Financial published its 2010 Cost of Care Survey which covers nearly 13,000 long-term care providers in 436 regions nationwide. Their findings reveal that, in the past 5 years overall, the cost of long-term care among facility-based providers has steadily increased while "non-skilled care"-related home care costs have remained relatively flat. The following is an overview of the available long-term-care options reviewed by Genworth and a summary of their survey results:

**Homemaker Services (Licensed):** Provides "hands-off" care such as assistance with cooking, cleaning, and running errands. Often referred to as "personal care assistants" or "companions." This is the rate charged by a non-Medicare certified, licensed agency.

National Median Hourly Rate: \$18

Increase Over 2009: 3.0%

5-Year Annual Growth: 2.4%

**Home Health Aide Services (Licensed):** Provides "hands-on" personal care, but not medical care, in the home. Assists with activities such as bathing and dressing. This is the rate charged by a non-Medicare certified, licensed agency.

National Median Hourly Rate: \$19

Increase Over 2009: 2.7%

5-Year Annual Growth: 1.7%

**Adult Day Health Care:** Provides social and other related support services in a community-based, protective setting during any part of a day, but less than 24-hour care.

National Median Daily Rate: \$60  
Increase Over 2009: 12.0%  
5-year Annual Growth: N/A

**Assisted Living Facility (One Bedroom/Single Occupancy):** Provides “hands-on” personal care as well as medical care for those who are unable to live alone, but do not require the constant care provided by a nursing home.

National Median Monthly Rate: \$3,185  
Increase Over 2009: 12.0%  
5-Year Annual Growth: 6.7%

**Nursing Home (Semi-Private Room):** Provides skilled nursing care 24 hours a day.

National Median Daily Rate: \$185  
Increase Over 2009: 5.7%  
5-Year Annual Growth: 4.6%

**Nursing Home (Private Room):** Provides skilled nursing care 24 hours a day.

National Median Daily Rate: \$206  
Increase Over 2009: 5.1%  
5-Year Annual Growth: 4.5%

There are generally five ways to pay for long-term care: (1) private pay; (2) long-term care insurance; (3) Medicare; (4) Medicaid; and (5) Veterans’ Administration benefits.

**“Those Who Plan Ahead Win.  
Those Who Don’t Plan Ahead Lose.”**

This article is not intended as legal advice. It is basic information. I would recommend that you call Attorney Timothy P. Crawford for a free conference to discuss your situation in more detail. Attorney Timothy P. Crawford can be reached toll-free at 1-888-634-6675. When you call in, please mention the fact that you have read this article.

\*Attorney Timothy P. Crawford is a Board Certified Elder Law Attorney(CELA). He has been Board Certified by the National Elder Law Foundation which has been approved as the Sole Certifying Organization for Elder Law Attorneys by the American Bar Association.

\*\*Timothy P. Crawford was invited to join the Council of Advanced Practitioners of the National Academy of Elder Law Attorneys (NAELA) in August of 2005. The Council of Advanced Practitioners (CAP) is a small group of premier elder law attorneys, all of whom have been members of NAELA for at least 10 years, are certified as elder law attorneys by the National Elder Law Foundation, and are AV rated the top in the nation by Martindale Hubbell. A Service that provides an independent rating of the quality of attorneys.

**GREATER MILWAUKEE AREA OFFICES IN BROOKFIELD, GLENDALE,  
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Nursing Home Care Costs”**

“A majority of text has come from an article prepared by Attorney Andy Hook, friend of Attorney Timothy P. Crawford, is used here with permission.”

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