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Lifestyle Income Strategies

Providing Income Strategies For Your lifestyle

LONG-TERM CARE PLANNING GUIDE

WHAT YOU NEED TO KNOW ABOUT LONG-TERM CARE AND HOW TO PORTECT YOUR FAMILY AND ESTATE

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Who is AFC & Lifestyle Income Strategies?

AFC provides educational workshops and classes at no cost or obligation to the attendees. Our consultants & fiduciaries are committed to ongoing education to help their clients navigate and understand complex financial topics through simple language and are bound by a Code of Conduct that demands integrity, accountability, and transparency.

Lifestyle Income Strategies (LIS) was founded by Micheal Holt for the purpose of providing retirement planning services for clients and their families. We specialize in offering financial planning, insurance services, and alternative investments to help clients protect and preserve their savings as well as produce life-long income to meet their lifestyle. In today's financial environment, it is very important to know how to protect your assets and to have that "peace of mind" about your financial future.

AFC Mission: To offer high-quality education through free educational workshops and classes in a non-selling environment through our fiduciaries and financial professionals who provide valuable services to their communities.

LIS is comprised of a very diverse team of licensed professionals. Our members consist of Life Insurance and Annuity Advisors, Medicare and Medicaid / Medical Specialists, Social Security Advisors, Long-term Care Experts, Market Consultants, IRA and Qualified Money (401k, 403b, etc.) Planning Advisors, Tax Planning Specialists, and Business Retirement Planners.

The Purpose of This Guide

This guide is intended to provide an overview of what Long-Term Care (LTC) is (sometimes referred to as "extended care") and how to protect yourself, your family, and your estate from the costs associated with an LTC event. We will discuss the most important topics which are represented by the following list:

- What is Long-Term Care
- Will I or a family member need Long-Term Care
- What is the cost associated with Extended Care
- How can I pay for Long-Term Care Expenses
- What does Medicare and Medicaid pay (Medical in California)
- Can I or should I self-fund for LTC Expenses
- Should I purchase Long-Term Care Insurance and do I qualify
- What are my options for LTC Insurance and can I afford it
- What If I or a family member need care now
- Should I consult an Estate Planning attorney
- What is contained in a Long-Term Care Planning Checklist
- Are there National and Local Resources for Long-Term Care Assistance

What Is Long-Term Care or Extended Care?

Long-Term Care (**LTC**) consists of several services designed to meet both the medical and non-medical needs of people with a chronic illness or disability who can no longer care for themselves for long periods of time or never again. Long-term care is provided on an individual basis and promotes independence, optimizes the quality of life, and meets the ongoing personal and care needs of a person who is no longer able to take care of themselves.

There are three levels of extended care:

Skilled (Nursing Home) • Intermediate (Some Skilled) • Personal / Custodial (Home)

It is common for long-term care to include custodial, non-skilled care, assisting with daily living activities (ADLs) such as dressing, feeding, and using the bathroom. Long-term care often involves providing a level of medical care that requires the expertise of skilled practitioners to address the multiple chronic conditions associated with older individuals. Long-term care can be provided at various locations including one's home, a community facility, assisted living facilities or nursing homes. Long-term care may be needed at any age, although it is a more common occurrence in the senior population.

Will I or a Family Member need Long-Term Care?

- **70% of people over the age of 65 will need some type of Long-Term Care before the end of their life.**

  That is 7 out of 10 people over the age of 65[1].

- **The real question is – are you one of the 7 …. or one of the 3?**

Keep in mind that the need for long-term care is not just possible for people over the age of 65. A long-term care event can even affect young and otherwise healthy individuals without warning. Consider this statistic:

40% of the 13,000,000 receiving long-term care in the US are between the ages of 18 and 64

Three Questions to Ask Yourself:

1. What would I do if I suddenly needed long-term care?
2. Who would administer my care and where?
3. What would a long-term care event <u>do to my family and finances</u>?

[1]*Source: U.S. Department of Health and Human Services, October 10, 2017*

Average Length Needed for Long-Term Care[1]

Female	2.6 Years
Male	2.3 Years
Married	1.6 Years
Singe / Never Married	3.8 Years
Widowed	2.3 Years
Divorced / Separated	2.7 Years

[1]American Association for Long-Term Care Insurance

What About Dementia / Alzheimer's[2]?

6th Alzheimer's disease is the leading cause of death in the United States

In 2020, Alzheimer's and other dementias will cost the nation **$305 billion**—By 2050, these costs could rise as high as

$1.1 trillion

More than

5 million

Americans

are living with Alzheimer's

1 in 3

seniors die with Alzheimer's or dementia

It kills more than breast cancer and prostate cancer combined

Between 2000 and 2018 deaths from heart disease have decreased

7.8%

while deaths from Alzheimer's disease have increased

146%

Certain Conditions and Diseases such as Dementia and Alzheimer's can extend a LTC stay for

8 to 10 years or more!

[2]Data Obtained from Alzheimer's Association -- a not-for-profit 501(c)(3) organization

What are the Costs Associated With LTC?

The following chart represents various types of long-term care costs and shows that skilled nursing care (i.e., nursing homes) can be over $100,000 per year!

National Daily Median Cost of Long Term Care (2017 vs. 2022)		
	2017	2022
Homemaker Services	$47,934	$55,569
Home Health Aide	$49,192	$57,027
Adult Day Health Care	$18,200	$21,099
Assisted Living Facility	$45,000	$52,167
Semi-Private Room in Nursing Home	$85,775	$99,437
Private Room in Nursing Home	$97,455	$112,977

Average Daily Cost of Long-Term Care 2018 vs 2023		
Long Term Care Facility	2018	2023
Homemaker Services	$135	$156
Home Health Aide	$139	$161
Adult Day Health Care	$72	$84
Asssited Living Facility	$127	$147
Semi-Private Room Nursing Home	$242	$281
Private Room Nursing Home	$275	$319

Table data above obtained from Association For Long-Term Care Planning

Long-Term Care Cost Statistics

- **Costs are over $120K in some areas of California for even a semi-private room in a Skilled Nursing Care Facility.**
- **Medical inflation is always higher than consumer inflation and is estimated at 5% currently and on the rise.**
- **If costs rise at an average rate of just 3% per year, in 20 years the <u>average</u> cost of nursing home care will be approximately $180,611 per year.**

Options to Pay for Long-Term Care

**Self-fund
(personal savings set aside just for this purpose)**

Rely on Government Programs such as Medicare (very limited coverage) and Medicaid (or Medical in California)

Set up a Reverse Mortgage on your Primary Home

Purchase a Long-term Care Insurance Policy for Full Coverage

46% of all bankruptcies in the U.S. are due to medical costs!

Senior Citizen bankruptcies are increasing in the US

Self-Funding for Long-Term Care

- This option may work if you have ample funds for indefinite care. It could mean the remainder of your life once your care begins.
- You can decide the type of care you want and the place you want to receive your care and choose your caregivers.
- You may have to liquidate assets that you did not plan to use for long-term care costs and thereby reduce future inheritance.
- You could miss the opportunity to LEVERAGE your savings by not using other strategies to double or triple your coverage.

If you run out of money, you may have to rely on family or the government to pay for long-term care.

Relying on Government Programs - Medicare

Medicare Pays For:

- LTC costs only after a 3-day hospitalization
- Full cost of skilled nursing care for only 20 days
- Partial cost from day 21 to day 100

Medicare Does NOT Pay For:

- Care after 100 days – pays nothing
- Personal or custodial care – most common type of care
- Certain home health benefits - very limited

Medicare is federal health insurance that provides limited coverage for long-term care services.

It is NOT long-term care coverage.

Relying on Government Programs - Medicaid

Medicaid (Medical for California)

- **Is a Means Based Government Program**
- **Each state establishes its own eligibility criteria (under federal guidelines)**

TO QUALIFY FOR MEDICAL IN MOST STATES:

- **An individual's income must be less than their cost of care**
- **An income cap applies (usually 300% of SSI benefit)**
- **An Asset limit is imposed which is typically about $2,000 (limits may be higher if married in certain states)**

Medicaid – Counted Assets

- **Most assets are counted towards qualification**
- **Most income is counted towards qualification**

Counted Income Sources: Social Security benefits, Veteran's benefits, alimony, employment wages, pension payments, dividends from bonds and stocks, interest payments, IRA distributions, and estate income

Medicaid - Assets Not Counted

- **Primary residence (if your spouse is living)**
- **One car for the household**
- **Household and personal belongings**
- **Term life insurance policies**
- **Burial plots and funeral expenses**

IF you intend to use Medicaid or Medical to pay Long-Term Care expenses – make sure you PLAN your approach well in advance of care.

Relying on Medicaid – Pros & Cons

Medicaid - Pros

- **Proper planning can help you qualify sooner and reduce the possibility of issues.**
- **It will help protect a healthy spouse and their income and ongoing lifestyle.**
- **It can protect your estate and certain assets from being seized to pay for the care of a spouse.**

Medicaid - Cons

- **You may be required to relinquish assets**
- **State and federal laws are very complex**
- **Requires the use of estate planning attorneys**
- **Not all assets can be protected**

- **Medicaid planning is creating a distribution strategy to protect your assets and income well in advance to qualify for the program.**

- **Medicaid planning is more about protecting the spouse or partner and their lifestyle.**

Medicaid - Possible Preparation Strategies

- **You can gift assets to family or friends to exclude them from being counted toward eligibility BUT *be aware that time frames and "look back" periods apply*.**
- **You can use assets that count to purchase assets that don't count as part of eligibility requirements (see above). This can include a Medicaid Compliant Annuity which protects your cash and assets.**
- **Create an irrevocable trust and transfer assets.**

Look Back Periods: At the time of publication the look back period is 60 months in 49 states. The look back period in the state of New York and California is 30 months. Please consult your state laws for the latest updates.

NOTE: DO NOT try to implement any of these Medicaid planning strategies without consulting a qualified legal counsel. Doing so could cause you to lose benefits and assets.

Medicaid Planning - Sell Your Home to Pay for LTC Expenses

Sale of Your Home – Example Scenario

Each state has a set time called the "look back period" as it relates to your assets. If you dispose of any of the "counted assets" during this time frame, it could disqualify you from receiving Medicaid benefits or extend the start of benefits.

Review this example of selling your home as part of Medicaid / Medical Planning within the look back period:

If you sell your home during the look back period, you may create a very long period of ineligibility before you can qualify for long-term care benefits under the Medicaid program.

- **You sell your house during look back period**
- **The fair market value is determined to be $500,000**
- **Let's assume the average cost of nursing home care in your area is $7,500 / month**
- **Your ineligibility period is 67 months! ($500K ÷ $7,500)**

In this example, you will have to wait 67 months before you are eligible for Medicaid / Medical benefits to pay for your long-term care costs. Therefore, you need to consult with a qualified Financial Planner who understands these programs and an Elder Care of Estate Planning Attorney to create a "Medicaid Care Plan".

- **Medicaid, not Medicare is the joint federal-state program which pays for long-term care expenses.**
- **Medicaid is the largest public payer of long-term care expenses in the U.S.**

Set Up A Reverse Mortgage to Pay for LTC

- Consider a Reverse Mortgage to pay for long-term care costs by taking out cash from the equity in your home.
- Your eligibility starts at age 60 or 62 depending upon the lending source and their policies.
- You can take out a lump sum or structure payments which you can be used for any purpose.

You can still leave your home to your family or other beneficiaries.

You can stay in your home for the remainder of your life.

No mortgage payments – the loan is paid upon sale of your home or you can use other sources to repay the loan.

Fact About Reverse Mortgages

- Reverse Mortgages use the equity in your home.
- You can stay in your home for the remainder of your life.
- No mortgage payments are due during your lifetime. The loan is paid upon sale of your home OR from any other source.
- You are still responsible for the ongoing expenses of maintaining your home such as taxes and insurance.
- You can use the proceeds to purchase a long-term care insurance policy to further leverage the cash into a much larger and longer LTC care benefit…even a lifetime!

<u>Resources for Reverse Mortgages:</u>

Fannie Mae: https://www.knowyouroptions.com

Federal Trade Commission: https://www.consumer.ftc.gov/

HUD / FHA: https://www.hud.gov/

Purchase a Long-Term Care Insurance Policy

- A policy will pay the cost associated with long-term care events.
- This is a good option for those who cannot self-fund AND for those who can self-fund because you can get your money back with certain policies if you don't use it.
- You can leverage your premium deposit into a substantially larger benefit if you are planning to self-fund. See page 18 for details.
- You can decide the place, the level of care you desire, the time frame, and the care providers you want to use.
- An insurance policy will protect you, your estate, your income, and the healthy spouse.
- Many policies offer a variety of payment methods (monthly, annually, semi-annual, or a one-time premium deposit).

8 Key Features of Long-Term Care Insurance

Premium	Based on age and features you choose
Benefit	The monthly amount payable for LTC cost
Benefit period	How long the benefits will last (from a set number of months / years to lifetime)
Benefit Payout	Indemnity vs. Reimbursement
Elimination period	How long you wait before the benefits begin
Location of care	The places where policy will cover care
Inflation protection	Choose your protection (0% to 5%)
Coverage Options	Designing a policy to fit your needs

Do I Qualify for Long-Term Care Insurance?

Excluded Conditions	**Certain health issues, medications may prevent coverage. Providers have a set list.**
Age	**Premium cost vs. self-funding (older ages)?**
Current Health	**You need to be healthy enough to qualify for coverage and at a reasonable cost.**
Family History	**Family history may affect your coverage.**
Ample Funds	**You will need to budget for premium(s) and show the carrier you can afford them.**

To purchase a long-term care policy, you will need to work with a qualified life insurance agent. An agent can analyze your health and financial situation and determine the possible options for coverage including the premium, the benefit period, and the benefit amount. As stated above, there are several components to a long-term care policy. Choosing certain options can mean the difference between being able to afford a policy with desirable benefits and having sub-standard coverage. We will cover the types of policies available today in the upcoming pages. You will be quite surprised how many options you have for coverage and how affordable a policy may be by utilizing a variety of payment combinations. **Many people are surprised to learn that you can even purchase a policy up to age 80 or even older in some cases.**

How does Long-Term Care Insurance Work?

To Trigger Benefits	**Benefits are typically triggered when you become chronically ill or cognitively impaired and/or you cannot perform 2 out of 6 activities of daily living (ADLs) on your own.**
Satisfy Elimination Period	**Once the elimination (waiting period) is satisfied (usually 30, 60 or 90 days), benefits begin paying and continue until policy limits are reached unless your policy is designed to pay for a lifetime.**

Long-Term Care Policy Basics

Premiums can often be paid as a one-time lump sum, 10-year, 20-year, or over your lifetime

ADL's (Activities of Daily Living) include:

*** Eating**

*** Transferring**

*** Bathing**

*** Toileting**

*** Dressing**

*** Walking / Moving Around**

Remember - Elimination Periods typically range from zero-days, 30-days, 60-days, or 90-days

Policy limits can be based on a specific dollar amount, structured for a set period or time (years) OR can even be designed to last a lifetime

Long-Term Care Policy Basics (continued)

The younger and healthier you are, the less expensive a policy will be (i.e., lower premiums).

Make sure you budget for the premiums and can afford them for the term of the contact.

Note: Insurance companies can increase premiums over time with some policies. However, Asset Based Care polices do not have policy increases. See Page 18.

Design your policy that best fits your needs:

Type of benefits, the benefit amount, time period of benefits, & premium amount

Purchase LTC policy from reputable & highly rated insurance companies.

Note: Be sure to work with a qualified life insurance agent to help you identify the best company and product for your long-term care needs.

Government Incentives for Owning LTC Insurance

2024 Deduction for Long-Term Care Insurance Premiums[1]:	
Age	**Deduction Limit**
40 or under	$470
41-50	$880
51-60	$1,760
61-70	$4,710
71+	$5,880

[1]The federal government provides incentives (deductions from your taxes) for owning a long-term care policy in which you are making ongoing premiums for a traditional long-term care policy. Consult your tax attorney or CPA for specific tax deductions and the qualifications.

Note: There is a federal requirement for the deduction. Your total premiums paid must reach or exceed a threshold of 7.5% of AGI (adjusted gross income) to include the deduction as a medical expense. If the total premiums paid are less than 7.5% of AGI no deduction will be allowed. Claiming the "standard" deduction vs. itemizing your deductions can also affect the deductibility.

Other Incentives with LTC Policies

- **Partnership policies can help you qualify for Medicaid**
- **States also have deductions (or credits) for long-term care insurance premiums if you meet the criteria**

The **Long-Term Care Partnership** Program is a public-private **partnership** between states and private insurance companies. These policies are designed to reduce Medicaid expenditures by delaying or eliminating the need for some people to rely on Medicaid to pay for **LTC** services.

Source: IRS Revenue Procedure 2018-57

<u>Traditional</u> Long-Term Care Insurance Policies

- **With a "Pay-as-you-go" policy the premiums are set for a certain period of time or for life (until care is needed).**
- **Premiums are usually not guaranteed and can increase at any time (by risk class).**
- **There is a shrinking marketplace for traditional policies. Less than a dozen insurance companies remain in the market today (15 years ago there were over 100!).**
- **Benefits may also be adjusted based on the future costs or care and some benefits may not be guaranteed.**
- **Fairly extensive application process and qualifications are more restrictive today than in previous years.**
- **If you never need the care - you don't get your money back nor do your heirs.**

Five Primary Reasons People Don't Buy LTC Insurance

1. **The premiums are too expensive**
2. **The premiums are not always guaranteed**
3. **The benefits may not be ample (or too low) for the value**
4. **The Policy may not cover all the long-term care settings**

And the primary reason…

5. **<u>If you never need the care - you don't get your money back</u>**

<u>Asset Based</u> Long-Term Care Insurance Policies

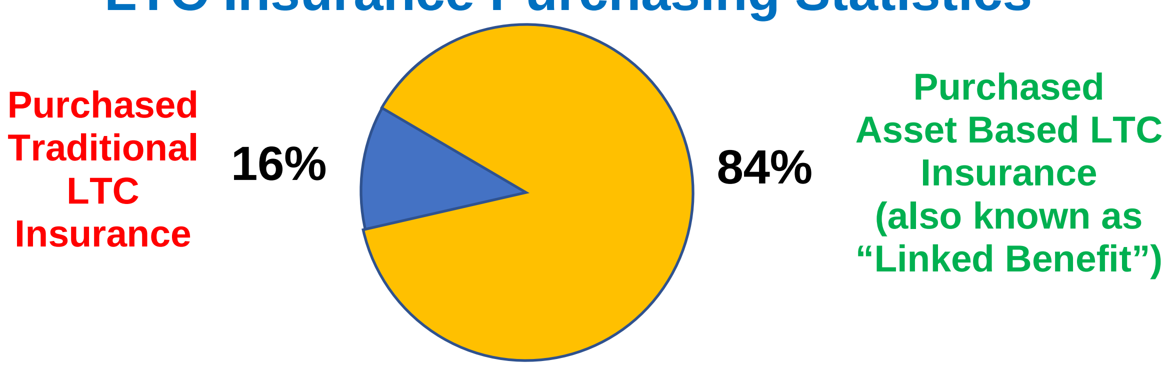
There is an alternative to a "traditional" long-term care policy. The other approach to LTC insurance is called <u>Asset Based Long-Term Care</u>. This could be an ideal solution for anyone who has put money aside for the purpose of paying for LTC expenses in case they need care. These policies often have better benefits and offer a variety of payment options.

Characteristics of Asset Based LTC Policies

- **Combines life insurance and/or annuities for LTC benefits – (a "Hybrid approach") as opposed to traditional "pay-as-you-go" policies.**
- **These policies offer a one-time premium payment as the primary option with <u>no future premiums</u> OR payments can still be structured for a set period if needed (i.e., 10-year, 20-year, etc.).**
- **Premiums are guaranteed not to increase.**
- **Benefits are guaranteed not to decrease.**
- **Most policies offer a guaranteed annual interest rate (3% to 5%) on the cash value in your policy.**
- **Your premium(s) and the growth of funds are guaranteed and protected from market losses.**
- **You can use non-qualified or qualified money to fund a policy.**
- **<u>Premiums and earnings are returned to you if benefits are not used</u> (or any remaining portion not used for LTC costs).**
- **There is an immediate death benefit with this type of policy that will be <u>paid to your beneficiaries</u> (less any funds you used for care).**

Note: With an Asset Based LTC policy there may not be a federal or state medical expense deduction depending on the funding structure

LTC Insurance Purchasing Statistics



American Association for Long-Term Care Insurance

Asset Based LTC Policy – Case Study

Current Status

- **Joe (age 60) and Mary (age 55)**
- **They want a joint policy to cover both lives for LTC expenses**
- **Do not want on-going policy premiums**
- **They have $150K in a CD to use for future long-term care**
- **They want lifetime benefits regardless of how much or the type of care needed**

Potential Solutions

- **Use an Asset-Based / Hybrid Policy for LTC coverage.**
- **Deposit the $150K from the CD into policy as a one-time lump sum payment with no more premiums due…ever.**
- **Guaranteed 4% annual growth on cash value in the policy.**
- **Add 2% inflation protection to combat rising care costs.**
- **Policy pays a monthly benefit of $6,000 (per person) and scales up to $12,000 (per person) in their 90's and covers them <u>for life.</u>**
- **The policy has an immediate death benefit of $197,000 payable to their heirs if they never use the funds OR it will pay any funds remaining if some of the money was used for Joe and Mary's care.**
- **They have a "Return of Premium" rider which will <u>return all of their premiums at any time</u> (less any funds used for care).**

NOTE: With this policy there are no more premiums to pay (just the one-time lump sum) AND the benefits are guaranteed to never decrease. If Joe and Mary were to die before using the LTC benefit, there is a death benefit of $197,000 which is more than the premiums they paid (or the beneficiaries receive any remaining funds which were not used for care). If Joe and Mary decide they no longer want the policy, they can get their premiums back (or the full surrender value) less any amounts paid for care or cash withdrawals. This policy also has a 4% guaranteed interest rate on the cash value in the policy so there is accumulated growth each year without any market risk.

Options for Loved Ones Needing Immediate LTC

There are some options if you or a loved one need immediate care and do not have a LTC plan or any insurance coverage. The following is a list of resources which may help.

- **Consult your local agencies for available services (area agency on aging and similar organizations).**
- **Consult with financial professionals and/or elder care estate planning attorneys for a list of possible free financial or personnel resources.**
- **Some insurance companies offer "immediate care annuities" to provide life-time payments for LTC costs – ask your financial planner for details.**
- **Consult with a Medicare / Medicaid office (i.e., closest regional office) and discuss the situation with a counselor for additional help.**
- **Visit the website of the National Care Planning Council[1] which offers an extensive list of Senior Resources (**https://www.longtermcarelink.net/**)**

[1]"We are the most comprehensive resource for Eldercare, Senior Services and Care Planning anywhere. We publish articles, books, and guides to help you learn how to meet the needs of seniors. The providers and services listed under "Senior Services" are here to help with any retirement or eldercare need." - Thomas Day, Director

What Is an Immediate Care Annuity? *

An immediate needs (or care) annuity is an insurance policy that pays a monthly lifetime income towards your care fees. You purchase the policy upfront with a single premium. The cost of the policy depends on factors such as:

- **your age**
- **your health, and**
- **the expected level of current and future care fees**

If your health isn't good, you're likely to pay a lower price for this product than someone in good health because the policy is medially underwritten.

Paying for care using an immediate needs annuity may be suitable if you:

- **have health issues**
- **are receiving care either at home or in a care home – or you're about to start**
- **want reassurance that your care fees will be paid in the future, and/or…**
- **you don't want to take any further financial risks**

Sometimes with an extra one-time payment, you can buy built-in protection in case you pass away earlier than expected. This death benefit is paid to your estate, but it may be subject to inheritance tax. Please consult with your financial professional and tax accountant for tax considerations.

*Information obtained from Paying for Care (non-profit) organization: (https://www.payingforcare.org)

The Key to Long-Term Care Planning

- **Decide now on a plan while you are healthy enough to qualify for more options (insurance, self-fund, government programs, etc.).**
- **If you intend to use Medicaid / Medical – it may take years of advanced planning to use the program properly and you will need to work with a qualified attorney and financial professional to create a plan that best suits your needs.**
- **Relieve the burden on your spouse and family by designing a LTC plan now. Then communicate the plan to important people in your life including key family members, a few close friends, legal counsel, financial advisors, and possibly your minister/priest.**
- **Get all documents and affairs in order and file them in a safe place and communicate the depository of documents to all needed individuals.**

A Long-Term Care Planning Checklist

There are 4 key documents that you need to complete and have on file when creating an overall care plan for short term AND long-term care. They are known as "Personal Directives" and are designed to carry out your wishes when you need care (even if you are incapacitated and not able communicate).

Prepare Personal Directives:

- ❑ **Will & Testament**
- ❑ **Health Care Directive**
- ❑ **Power of Attorney**
- ❑ **LTC Plans and Policies**

You may need to add a Trust(s) to this list depending on your personal family situation. The first three documents are usually cost friendly to obtain and relatively easy for most people to complete. Some of them can be completed using online resources and you may not need an attorney to draft these documents. It is always advisable that you consult legal and financial counsel if you do complete these forms and documents yourself. These professionals can offer advice beyond the online resources to ensure you are legally compliant and protected under federal and state laws. If you want to get started on your own, here are some sites to visit: www.legalzoom.com and www.lawdepot.com

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Other Long-Term Care & Extended Care Resources

The Society for Post-Acute and Long-Term Care Medicine
https://paltc.org/about-amda

OC Social Services Agency
https://www.ssa.ocgov.com/health/medical/nursing

National Association for the Support of Long-Term Care
https://www.nasl.org/eweb/startpage.aspx

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American Association for Long-Term Care Insurance
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