A SHORT LOOK AT LONG-TERM CARE FOR SENIORS

As a Result of Physical and Cognitive Impairments, 70% of Seniors Will Need Long-Term Service and Support

87% of the 12 Million Americans Who Need Long-Term Care Receive It From Unpaid Family Caregivers*

Types of Paid Long-Term Care Providers

- 20%–30% physicians, nurses, and therapists
- 70%–80% home health aides, certified nursing assistants, and personal care aides

*Estimated annual value of unpaid care in 2009: $450 billion

7 IN 10 AMERICANS AGED 65 YEARS OR OLDER

The Average Length of Time a Senior Adult Will Need Assistance With Activities of Daily Living Is 3 Years

Medicaid Is the Primary Payer for Long-Term Care

Total Long-Term Care Spending in 2011 = $357 Billion

- Private Insurance: 7%
- Out of Pocket: 15%
- Other: 18%
- Medicare Post-Acute Care: 21%
- Medicaid: 40%

Contrary to popular perception, Medicare does not provide extensive long-term care coverage. Medicaid is only available to individuals with limited incomes and assets.

Medicaid Spending on Long-Term Care Has Been Shifting Toward Community-Based Care

<table>
<thead>
<tr>
<th>Year</th>
<th>In Billions</th>
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<tbody>
<tr>
<td>1995</td>
<td>$54 20%</td>
</tr>
<tr>
<td>2000</td>
<td>$75 30%</td>
</tr>
<tr>
<td>2005</td>
<td>$104 61%</td>
</tr>
<tr>
<td>2010</td>
<td>$121 55%</td>
</tr>
<tr>
<td>2011</td>
<td>$123 55%</td>
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Nonelderly individuals with disabilities account for more than half (54%) of Medicaid long-term care expenditures, and 63% of their expenditures are for home and community-based services.

The Number of Americans Aged 65 Years and Older Is Growing Dramatically

- Baby boomers (those born between 1946 and 1964) will turn 65 between 2011 and 2025.
- During this time, 10,000 Americans will turn 65 every day.

The Number of Americans Needing Long-Term Care Will More Than Double by 2050

- 12 Million in 2010
- 27 Million in 2050

48% of Americans 40 Years or Older Say That Almost Everyone Will Need Long-Term Care as They Age

- 35% say they have set aside money to pay for their long-term care needs

2012

- Nursing home care = $82,000/year
- Home health care (at 20 hours/week) = $22,000/year


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