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**Harmony Wealth  
Strategies**

BUILDING AND SAFEGUARDING  
YOUR FINANCIAL WORLD

# Types of Long-Term Care

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# Types of Long-Term Care

## What is long-term care?

In general, long-term care refers to a broad range of medical and personal services designed to assist individuals who have lost their ability to function independently. The need for this ongoing care arises when you have a chronic disability or when physical/mental impairments prevent you from performing certain basic activities, such as feeding, bathing, dressing, transferring, and toileting.

## What are the three levels of long-term care?

Because some long-term care insurance policies will subsidize only certain forms of long-term care, it is important to understand the accepted terminology. Long-term care may be divided into three levels:

- Skilled care--continuous "around-the-clock" care designed to treat a medical condition. This care is ordered by a physician and performed by skilled medical personnel, such as registered nurses or professional therapists. A treatment plan is established.
- Intermediate care--intermittent nursing and rehabilitative care provided by registered nurses, licensed practical nurses, and nurse's aides under the supervision of a physician.
- Custodial care--care designed to assist one perform the activities of daily living (such as bathing, eating, and dressing). It can be provided by someone without professional medical skills but is supervised by a physician.

*Tip: Note that the above terms may be defined differently by Medicare.*

## Where is long-term care provided?

Although long-term care can be provided in a number of places, long-term care insurance policies sometimes limit the facilities where you can choose to receive long-term care. Most long-term care is provided in the following venues:

### ***Nursing homes***

Although some homes for the aged provide custodial care primarily, many nursing homes can provide skilled care, intermediate care, and custodial care. When a patient no longer needs skilled care, for instance, he or she can be transferred to an intermediate or custodial section within the same facility. Nursing homes provide 24-hour care and can usually offer a great range of care, including intravenous therapy and physical therapy.

### ***Home health care***

Home health care makes particular sense when you're recovering from an injury or illness and don't need 24-hour care. It also makes sense when the type of care you require is custodial. Home health care is most often provided by a visiting nurse, a therapist, or a home health aide. Often, several visits to your home are made each week to provide you with the appropriate care. This care ranges widely and can include respiratory therapy, cleaning and bandaging of wounds, monitoring health, and assistance with bathing and dressing.

### ***Adult day care***

Adult day-care centers provide care in a group setting for aged or disabled people who live at home. Such people may need help with the basic activities of daily living or perhaps have a slight mental impairment. Often, these people live with a relative who works and cannot take care of them during the day. Adult day-care centers usually provide an elderly person with social interaction, therapeutic activities, preventive health services, and nutritional meals.

### ***Hospice care***

A hospice is a place that provides comfort and care for terminally ill patients. This type of care may be provided in a special facility or perhaps at home.

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## ***Respite care***

Respite care provides some time off for the caregiver (usually a relative) who regularly provides care for an elderly or disabled person. It can be offered in a nursing home (by way of a temporary confinement of the elderly person) or at home through the services of a home health aide.

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