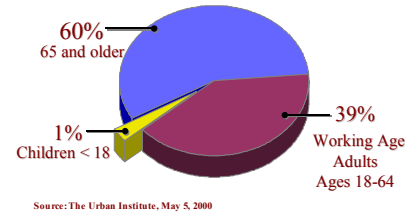


Long-Term Care Fact Sheet

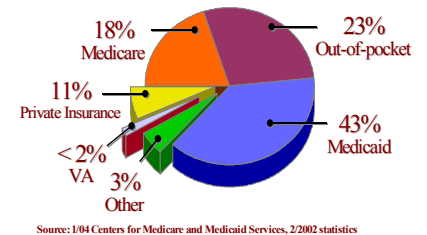
- 12 million people receiving long-term care and growing. 82% being cared for at home or in Assisted Living. Only 18% in nursing homes.¹
- 39% of people needing long-term care are working age adults, ages 18 – 64.²



- Average stays:
 - Nursing Home = 2.6 years³
 - Home Health Care = 4.5 years⁴
 - Assisted Living = 18 months⁵
 - Life span of Alzheimer's patient = 3 to 20 years, average – 8 years⁶

- Long-term care costs are projected to *triple* in 20 years.⁷

Home Health Care	\$18/hour = \$66,000/year
Assisted Living	\$82/day = \$29,930/year
Adult Day Care	\$55/day = \$20,075/year
Nursing Home	\$189/day = \$68,985/year ⁸



- Group Health Insurance and Medicare pay for *Skilled Care* only. Average number of days = 23.⁹
- Medicaid limits options for type and place of care. Must meet asset and income guidelines.¹⁰ (Spend down to \$1,500)

- Aging of America:
 - 76 million baby boomers to start turning 65 in 2011
 - 35 million over age 65, to grow to 65 million by 2030
 - Fastest growing segment of population – 85 and over
 - 75,000 people over age 100, projected to triple in 20 years.¹¹

¹ O'Shaughnessy, Carol, Congressional Research Service, testimony to Senate Aging Committee, June 28, 2001

² O'Shaughnessy, Carol, Congressional Research Service, testimony to Senate Aging Committee, June 28, 2001

³ Kaiser Family Foundation – "Who Should Buy LTC Insurance, March 2003

⁴ MetLife Mature Market survey, 2003

⁵ Assisted Living Federation of America, 2002

⁶ Alzheimer's Association, 2002

⁷ General Accounting Office, June 1991; Centers for Medicare and Medicaid Services for 2002-2011.

⁸ MetLife Mature Market Institute. 2002; American Association of Homes and Services for the Aging 2002, Centennial Adult Day Care Center, 2002

⁹ Centers for Medicare and Medicaid 2002 statistic "The Nursing Facility Sourcebook, 2001", American health Care Association, p. 71s

¹⁰ Ohio Medicaid & Elder Law Planning 2003

¹¹ Administration on Aging, 2002