

REASONS why YOU should be at HOME after an illness or accident.

- Recuperate and get care in **familiar and comfortable setting** of your own home.
- Retain your **independence and privacy**.
- Retain your **self-esteem** and sense of freedom.
- Neighbors, family and friends **will visit you at home**, but less frequently or not at all in a Nursing Home.
- **One to One individual care** at home so you remain part of the community.
- Nursing Home residents are all too often **secluded and isolated**.
- Medicare pays **less than 2%** of the costs in a Nursing Home.
- Nursing Homes cost **\$3000 to \$5000 per month** on average.
- Nursing Homes are **Institutions!** No matter how nice they appear to be they still have the sights - sounds and odors of an institution.
- We and our loved ones deserve better than an **institution!**
- Most Nursing Homes have **one Nurse for every 25 patients** (allowed by law)
- Meals served in Nursing Homes are most often NOT prepared to the individuals' **taste or time table**.

Did You Know?

- Only **6%** of long term care expenses are covered by Medicare
- Long Term Care Insurance **premiums triple** between ages 50 and 70
- Medicare will **only** pay for long term care, if you're receiving care via sophisticated medical equipment
- There ARE **Alternatives** to Long Term Care Insurance
- Median household income for older Americans is roughly \$17,000 per year, half that of the non-elderly
- Traditional insurance **isn't available** once a person has a serious illness or accident
- **50%** of 65 year year-old females **will eventually need** nursing home care --(*Center for LTC Financing, 9/99*)
- The average cost of caring for a Alzheimer's patient **\$213,000** --(*Senior Awareness Magazine*)
- Medicare was never intended to be an all-inclusive health insurance program. Long Term Care is expensive; **over \$36,000** per year --(*NAHC, '97*)
- **90%** of all Assisted Living is **privately financed** --(*National Center for Assisted Living, '98*)
- Medicare pays **nothing** for Assisted Living --(*Senior Awareness Magazine*)

Home Health Care and Assisted Living Alternatives are a viable and **affordable alternative to Nursing Home**