

## Tips-to-get

### Tips to get Government Help to Pay for Long-Term Care



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Affording long-term care can be the biggest financial hurdle for seniors. Luckily, there are ways to pay for your care without depleting your life long savings. Here are some ways, you can receive financial-aid for long-term care from the government. Other qualifications may apply to each program, please contact a WellPath Partners care advisor to help determine if you qualify.

- **Medicare:** One misconception some families have is that Medicare will cover the cost of long-term care for their loved one. The fact is that Medicare will cover long-term care for only for a maximum of 100 days and only if your loved one needs skilled care or rehabilitation service. The primary purpose of Medicare is to cover medical care costs and most families will need additional financial resources to afford their long-term care needs.
- **Limited Income:** If your financial resources are limited, you may qualify for long-term care through Medicaid. In order to qualify, you must have limited financial means and a health condition requiring long-term care.
- **Armed Forces:** Qualifying seniors have served in the military and have obtained documents from their physician certifying that they require long-term care.
- **California Residents:** For those who qualify in the State of California, Medi-Cal can help alleviate some families' long-term care expenses. Medi-Cal will pay for nursing home stays if they are deemed "medically necessary".

California residents in assisted living communities may qualify for the Assisted Living Waiver program. Qualifications for this program are based on financial need and other considerations.

Navigating the various financial options can be daunting, please contact a WellPath Partners care advisor today to see all the long-term care options available to you.

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