

Long-Term Care Options In Massachusetts



When you think of long-term care, you might think of a typical nursing home environment. However, there are several long-term care options that are available for elderly individuals in the state of Massachusetts, which this article will thoroughly discuss.

Option #1- Assisted Living Facilities

An assisted living facility is for elderly individuals who do not require consistent medical attention or care. These individuals are typically in good health but may still need assistance with certain activities such as bathing, dressing, doing laundry, or taking medications. These individuals usually have their own rooms or apartments. It is important to note that assisted living facilities are not typically covered by Medicaid or Medicare (though there are a few state and local subsidies available for those with limited assets). As such, many prospective residents will be required to pay for these facilities from their own pockets.

Option #2- Skilled Nursing Homes

A skilled nursing home is a facility that exclusively provides nursing care by specific classes of licensed or professional health care workers (i.e. nurses, speech pathologists, and physical and occupational therapists). These facilities provide 24/7 nursing care for residents who have been determined incapable of safely living on their own. Nursing care staff provide assistance with daily activities, such as eating, bathing, or using the bathroom. Long-term care insurance policies and certain public programs (such as MassHealth) will pay for these types of facilities. Medicare will also cover these costs under limited circumstances.

Option #3- Rehabilitation Facilities

A rehabilitation facility is similar to a skilled nursing home, but its purpose is to provide a heightened level of care for residents for only a limited period of time, after which the resident is released from the facility. This is common for elderly individuals who need to be monitored following a serious medical event or who have been released from a hospital but are not yet ready to return home or enter a nursing home facility. Medicare and/or private health insurance, along with long-term care insurance, typically covers the costs of rehab.

Option #4- Graduated Facilities

A graduated facility (also known as a “Continuing Care Retirement Community” or “CCRC”) is one which allows residents to move from one level of care to the next as their health condition requires. These types of facilities provide independent living for those residents who require little to no medical care, assisted living for those who require a minimal level of care, and 24/7 nursing home care for those who require the most care. Many of these facilities provide amenities such as dining facilities and social activities for residents. Though each facility has its own payment policies, many require entrance fees and monthly fees. Some of these facilities also require residents to purchase a long-term care insurance policy. MassHealth will not cover the costs of independent or assisted living. If an individual requires skilled care and has moved to the Community’s nursing care facility, MassHealth may cover the cost of skilled care in such setting.

Option #5- Home Care

The concept of home care allows an elderly individual to receive health care services while continuing to live in his home. This could be an attractive option for those who want to ensure that they receive necessary care but don’t want to relocate from their homes to do so. Home care services can include skilled nursing care, physical therapy, or assistance with tasks such as bathing, preparing meals, getting dressed, and general housekeeping. Medicare and MassHealth may cover the costs of certain types of home care. Specifically, MassHealth may provide long-term, skilled care under its Home- and Community-Based Waiver (HCBS). If an elder has long-term care insurance, it may pay a portion of home care based on a maximum daily rate that is paid up to the maximum policy benefit or a set number of years. Long-term care insurance is not structured to pay the entire cost of 24/7 home care.