

PERSPECTIVE

WHAT IS LONG-TERM CARE, AND WHO NEEDS IT?

BY JACK ETZEL

Regardless of how well we are managing the marathon of life, many of us are going to require some help as we approach the finish line. Our Perspective professional this month thinks about that everyday. Joel Waldman, CLTC, a former dentist, is certified in long-term care and works with the Loesel-Schaaf Insurance Agency in Erie. He gives lectures and presentations throughout western Pennsylvania on this subject.

North Hills Monthly Magazine (NHMM):

Dr. Waldman, how would you explain the term long-term care, or LTC?

WALDMAN: The common misconception is the association of long-term care solely within a nursing home. Long-term care is actually the inability to perform basic activities of daily living (ADL) such as bathing, toileting, dressing, eating and getting from point A to point B. The need for LTC can be caused by a chronic illness or injury or from cognitive issues including Alzheimer's disease. The care can be received at home, at an assisted living facility or in a nursing home. The point is that a person typically wants to stay at home as long as possible, and a person who has an LTC policy is able to do so. It allows that person's loved ones to not physically provide the care, but to direct and supervise the care. It provides a stream of income to allow a person's savings to grow and sustain a family's lifestyle.

NHMM: Who needs LTC?

WALDMAN: It's for people who want to be able to choose where they receive their care as well as protect their assets.

NHMM: Isn't it true that the first thing concerning most families is how can they afford LTC?

WALDMAN: First, let's discuss how payment for an individual's care occurs. Medicare, in essence, is health insurance, and its purpose is to get you better by providing skilled or rehabilitative treatment. Medicare will pay for a nursing home if you have been in a hospital for three nights and are admitted to the nursing home for the specific condition for which you were treated. Medicare will pay for the first 20 days, but from day 21 through 100, you have a co-pay of more than \$130 per day. Since 1998, the average stay in a nursing home has been greatly reduced and is now approximately 14 to 21 days. It is very important that people understand that Medicare does not cover custodial care, that is, help with performing the ADLs that I mentioned earlier.

NHMM: What about Medicaid?

WALDMAN: There are stipulations by which Medicaid will pay for nursing home and custodial care. First, there is a "look back period" of five years, that is, the amount of monies that have been given to others. That serves to determine the time period of ineligibility



Joel Waldman, CLTC

ty from Medicaid coverage. Second, Medicaid creates a profile to determine an individual's or a couple's assets. A severe "spend down" is required. Simply put, a person must pay in a short period of time what may have taken a lifetime to save. Ultimately what pays for your care is your own money, whether Social Security, a pension, a 401K, or long-term care coverage. A long-term care policy can be much more reasonable than you think, especially when you purchase it when you are younger.

NHMM: That's easy to say, but who does that?

WALDMAN: Look, I'm living proof as to the need for having adequate coverage. When I was practicing dentistry and with children in college, I didn't heed the advice of my wife and told myself that I didn't have the extra money to increase my life and disability policies. I was in good shape, eating healthy and exercised. What could happen to me? When I got sick, (Dr. Waldman has been diagnosed with tremors and neuropathy) I was woefully short in my coverage and no longer had the option of increasing my insurance policies due to having a pre-existing condition. In long-term care, it's necessary to get it while you're healthy as carriers are becoming more selective. If you wait, you're likely jeopardizing your nest egg and forcing loved ones to make difficult money decisions.

NHMM: How does a family convince a loved one to take that step into long-term care?

WALDMAN: Many of us are in denial about becoming frail as we age, yet almost 70 percent of people will need long-term care after age 65. It's important that people have an honest discussion with someone regarding such matters as power of attorney and a living will. Emergencies

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occur without warning. We are living longer and the ability to diagnose illnesses at an earlier stage is a mixed blessing. Even families that take in their relatives at some point may not be able to physically, financially or emotionally continue to do so. A chronic condition can be a burden that strains family relationships. Pre-planning is the key.

NHMM: You've spent time speaking in Pittsburgh and in the North Hills. What's the main point of your lectures?

WALDMAN: My presentations are titled “Prepare for the Unexpected.” Long-term care coverage can relieve much of the burden that can be experienced by family members. By the way, long-term care is frequently a woman's issue; it's often the wife who takes care of her spouse or the daughter who cares for a parent. In life, we want a long, fruitful existence, free of sickness; however, for the majority of us, this is not the case. Planning and timing is the key to being ready for whatever might come your way to ensure peace of mind.

FOR MORE INFORMATION:

U.S. Department of Health and Human Services website:
longtermcare.gov

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FIRST PERSON

By Dr. Shannon Thieroff

Tips for Pain-free Travel



Eighty percent of Americans live with back pain.

Whether you're planning a road trip, flight or just have to travel a lot for your job, you want to end up at your destination feeling good. Travel can be really stressful for our bodies but there are some things that you can do to help yourself. I'll help you understand how travel causes stress and share some of my favorite tips with you.

What Travel Does to Your Body

There are some unique stressors when we have to travel. These include:

- Being seated for long periods of time
- Lifting suitcases and carrying bags
- Sleeping in awkward positions or in unfamiliar beds
- The vibration and bouncing from vehicles

When we're standing, our spine has four natural curves that help absorb stress. When we sit, the curves in our spine flatten out. This puts more stress on our spinal joints and discs and changes how hard our muscles have to work to hold us up. When you add in vibration from a plane or car engine, the vibration causes the nervous system to have to adapt to additional stress, which causes additional fatigue. This combination of factors can make you stiff or can cause a lot of pain.

Who is More Likely to Have Problems?

Some people are more likely to have problems. If you have any of the following conditions, you'll want to be more careful:

- Previous spinal injury or a “weak back”
- Arthritis
- Sciatica
- Neck pain or old whiplash injuries

If you haven't initiated a program of chiropractic and exercise to help correct and strengthen your spine, you may want to consider it. Repeated episodes or long-standing problems typically worsen over time and can make it impossible to even sit in a car.

What You Can Do

Some general rules of thumb include:

- Avoiding lifting suitcases overhead. When getting suitcases in and out of a trunk, bring them as close to you as possible so you avoid overreaching. Consider packing smaller bags.
- Use a lumbar support pillow to help keep a curve in your lower back.
- Take your pillow with you if your neck is sensitive.
- Get out of the car and take a five-minute break every hour. If you're on a plane, go to an open area and stretch.
- Take good care of your spine by getting adjusted, exercising and staying hydrated.

We hope that you have a fun and healthy summer. Remember that true health comes from the inside out. If you haven't had a chiropractic exam in the past, I encourage you to do so. Mention this article and we'll give you our complete new patient exam, including any necessary films, for \$17 from July 1-31 (Medicare and other federally funded programs are not eligible).



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