

## Payment option: Veterans benefits

In Iowa, veterans have some unique long-term care options. The Department of Veterans Affairs (VA) often contracts with community nursing homes to provide care to veterans. Additionally, the Iowa Veteran's Home in Marshalltown is a state-operated facility that serves veterans and their spouses.

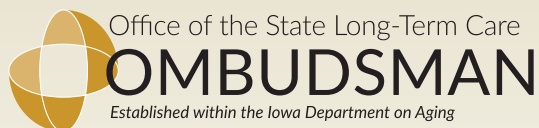
Veterans benefits may help pay for long-term care expenses at these facilities. In order to determine if you qualify for the VA to pay for your nursing home stay, talk with your VA social worker about the eligibility requirements. You may also call the Veterans Crisis Line for more information at 1.800.273.8255 (press 1).

Both veterans and their spouses also may qualify for the Aid and Attendance program through the VA. If the veteran or spouse is in regular need of another person's aid or attendance, he or she may be entitled to additional disability compensation or pension payments. To check on eligibility for this program, or to apply, find your county VA office online at <https://va.iowa.gov> or call 800.838.4692.

**Your State and Local Long-Term Care  
Ombudsmen can be reached at:**

# 866.236.1430

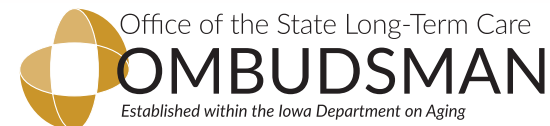
# LONG-TERM CARE Payment Options



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## Payment option: Long-term care insurance

Long-term-care insurance may be purchased to help pay for the cost of care and there are a variety of policies that offer many different coverage options. Since you cannot predict what your future long-term care needs will be, you may want to buy a policy with flexible options.

Depending on the policy options you select, long-term care insurance may help you pay for long-term care provided at home or in a facility. It might also pay expenses for adult day care, care coordination and other services. For assistance in evaluating policies, contact the Senior Health Insurance Information Program (SHIIP) at 800.351.4664.

If you already have a long-term care insurance policy, review your policy to determine how to submit claims. If you run into problems receiving benefits as outlined in your policy, the Iowa Insurance Division may be a helpful resource in providing information, investigating complaints and ensuring benefits are received under the terms of the policy. Contact the Iowa Insurance Division at <http://www.iid.state.ia.us> or call 877.955.1212.

## Payment options in long-term care

As the population ages, many of us will be faced with the prospect of moving either ourselves or a loved one into a long-term care setting (nursing home, assisted living facility or elder group home).

Whether the decision comes up suddenly following a hospitalization or gradually as care needs evolve, the question of how to pay for long-term care is certain to arise.

Some people mistakenly believe that Medicare will pay for their long-term care stay, but while Medicare will pay for hospital costs and skilled nursing facility stays, it does not pay for long-term care. Rather, possible payment options for long-term care include private pay, Medicaid or long-term care insurance or veterans benefits.

## Payment option: Medicaid

Medicaid, also called Title XIX, is a state and federal aid program that pays for a portion of long-term care costs. In order to qualify for Medicaid, you must meet income and resource guidelines. Generally, most people must spend some of their resources before qualifying for Medicaid; however, a spouse at home does not have to spend all their resources in order to pay for their spouse's nursing home care.

If your spouse moves into a nursing home, contact the Iowa Department of Human Services (DHS) and complete a resource assessment form, even if you do not qualify for Medicaid at the time. You can find your local DHS office at <http://dhs.iowa.gov> or by calling 800.362.2178.

To discuss general eligibility, contact the Legal Hotline for Older Iowans at 800.992.8161.

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