



The Costs of Long-Term Care: Public Perceptions Versus Reality

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**The Costs of
Long-Term Care:
Public Perceptions Versus Reality**

Conducted by RoperASW
Report Prepared by RoperASW

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AARP is a nonprofit, nonpartisan membership organization for people 50 and over. We provide information and resources; advocate on legislative, consumer, and legal issues; assist members to serve their communities; and offer a wide range of unique benefits, special products, and services for our members. These benefits include AARP Webplace at www.aarp.org, *Modern Maturity*, and *My Generation* magazines, and the monthly *AARP Bulletin*. Active in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP celebrates the attitude that age is just a number and life is what you make it.

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Executive Summary

It is estimated that approximately seven million Americans age 65 or older will need long-term care this year and that the number will nearly double to twelve million by 2020.¹ Clearly, long-term care will become an increasingly vital health-care concern as America's population ages.

This report contains information culled from multiple sources. Much of it comes from a survey undertaken on behalf of AARP, specifically for this report, that gauges the extent to which Americans age 45-plus are aware of costs and funding sources of a variety of long-term care options, including nursing homes, assisted living residences, and in-home care provided by skilled nurses and aides. This information is critically important for people as they plan for their potential long-term care needs.

The survey data were gathered through telephone interviews with a national random sample of 1,800 adults age 45-plus. In addition, state-level data for five states were gathered through telephone interviews with a random sample of 400 people in each of the following states: California, Florida, New Mexico, Washington, and Wisconsin.

The cost data were gathered from public sources by AARP's Public Policy Institute or from state officials. One of the dilemmas we faced is that it is difficult to get the "real" costs of long-term care in many instances. While we have a private pay estimate for the national average monthly cost of nursing homes, we do not have data available on a state-by-state basis for private pay nursing home stays. (Medicaid reimbursement rates are available, however they are often lower than the private pay cost of nursing home care.)

Therefore, we use the estimated national average private pay rate for comparison at the national and state levels. In the five states we

¹ Health Insurance Association of America Consumer Information at <http://hiala.org/consumer/guidelc.cfm>.

oversampled, we also contacted state officials to obtain state-level estimates. We received responses from officials in three of these states.

Ascertaining the costs of assisted living is equally problematic. The estimated median cost range we use represents the consensus of assisted-living experts meeting in Washington, D.C. in July, 2001, who represent the four major assisted-living trade associations. The consensus was based upon various government and industry surveys dated 1997-2000. No state data are available.¹

There are no private pay estimates for the cost of in-home care by a skilled nurse or an aide, either on a national or state-by-state basis. We have Medicare rates for a national average and for New Mexico, and we have Medicaid rates for the other four states we oversampled. These rates may vary from the rates paid privately. Establishing an accurate cost for in-home care by a skilled nurse or aide is also complicated by the fact that Medicare and Medicaid home health rates are per visit and the length of a visit is not defined. In the survey we asked respondents to estimate the cost of a four-hour visit by a skilled nurse and by an aide.

¹ This estimated cost range covers a private room and a modest amount of services. Rates are typically higher for residents who need extensive personal care. Costs vary greatly depending on the location, the amenities, and the services provided and may be significantly higher or lower than the estimated national median cost.

Method

Sample

National survey

This report presents the findings of a national survey of 1,800 American adults ages 45 and older who live in the continental United States. The sample was drawn randomly from a nationally projectable RDD (random digit dialing) list.

State surveys

In addition, 400 interviews were conducted in each of five states: California, Florida, New Mexico, Washington, and Wisconsin. Sample comprised RDD lists for each state.

Interviewing dates, method and timing

All interviews were conducted by telephone (CATI) from July 20 - August 14, 2001 (national) and from July 27 – August 21 (states). Each interview took approximately 16 minutes, on average, to administer. Average response rate was 25% (AAPOR definition).

Sampling error

All samples are subject to some degree of sampling “error”—that is, statistical results obtained from a sample can be expected to differ somewhat from results that would be obtained if every member of the target population were interviewed. In this report, the maximum margin of error at a 95% confidence level is within ± 3 percentage points for base sizes of 1,800 (national) and ± 5 points for base sizes of 400 (states). Subsample margins of error may be significantly higher.

Weighting

Completed interviews were weighted by age within gender, education, and region to match national norms (CPS) and to ensure reliable and accurate representation of the target population.

Percentages not totaling 100%

For tabulation purposes, percentage points are rounded off to the nearest whole number. As a result, percentages in a given table column may total slightly higher or lower than 100%.

In questions that permit multiple responses, columns may total significantly more than 100%, depending on the number of different responses offered by each respondent. Similarly, when only selected responses are shown, percentages may total less than 100%.

Asterisks (*) are used when percentages fall below 0.5%. A dash (-) indicates 0%.

The questionnaire

The questionnaire covered a range of topics (see appendix), including:

- Self-rated familiarity with long-term care services
- Experience with long-term care
- Perceived financial preparation to pay long-term care costs
- Awareness of costs
- Awareness of funding sources

To ensure all respondents understood what we meant by “long-term care,” the following description was read to each respondent:

“For the purposes of this survey, when I refer to ‘long-term care’ I mean care provided on a regular basis for three months or more for age-related or other chronic conditions. I am going to read some examples of long-term care, just so we are talking about the same thing in these next questions.

“First, long-term care may mean that someone comes to your home for a few hours each day to help with daily activities or personal care tasks, such as using the telephone, paying bills, shopping, driving, doing housework, preparing meals, bathing, dressing, using the toilet, getting in or out of a bed or chair, walking, or eating.

“Long-term care can also mean home visits from a nurse, physical therapist, or some other health professional who provides skilled services such as physical rehabilitation and blood pressure monitoring.

“It can also mean living in an assisted living facility where aides are available to help you with some personal care tasks or with medications.

“And it can mean living in a nursing home where aides and nurses both take care of you, as do other health professionals who provide skilled services such as physical rehabilitation.”

Summary of Findings and Implications

Self-reported familiarity with long-term care:

Over half of Americans 45-plus (60%) say they are at least “somewhat familiar” with long-term care services currently available, about one in five (21%) say they are “very familiar.”

Self-reported familiarity is not supported by respondents’ knowledge of costs.

When asked to estimate costs for a variety of services, only small numbers offer an estimate within $\pm 20\%$ of the cost data we gathered:

- The monthly cost of nursing homes: Only 15% estimate within $\pm 20\%$ of the national average cost. One in four (24%) says he or she “doesn’t know.” Among those who offer a cost estimate, one in five (19%) say their estimate is based on “just a hunch.”
- The monthly cost of assisted living: Only about one in four (27%) comes within $\pm 20\%$ of the estimated median cost range and many (38%) say they “don’t know.” Among those who offer a cost estimate, one in three (32%) say their estimate is based on “just a hunch.”
- The cost of an in-home visit from a skilled nurse: Americans age 45-plus give a wide range of answers, with no real consensus (mean response is \$211, median is \$105). One in three (33%) says he or she “doesn’t know.” Among those who offer a cost estimate, close to half (47%) say their estimate is based on “just a hunch.”
- The cost of an in-home visit from an aide: Here again Americans age 45-plus give a wide range of responses, with no real consensus (mean response is \$131, median is \$78). About one in three (35%) says he or she “doesn’t know.” Among those who offer a cost estimate, half (50%) say their estimate is based on “just a hunch.”

Self-reported familiarity is not supported by respondents' knowledge of funding sources.

When asked whether or not Medicare, Medigap/Medicare supplemental insurance, or Medicaid/Medi-Cal covers various types of long-term care Americans 45-plus demonstrate a low knowledge level. They often think that funding sources are available when they are not available.

Implication: In general, Americans 45-plus do not know what long-term care services cost and do not know about coverage. This combination makes it extraordinarily difficult for them to plan for their long-term care needs.

Moreover, Americans 45-plus believe they have long-term care coverage when they probably do not.

About three in ten respondents (31%) say they purchased insurance that covers long-term care expenses either through work, a private policy, or by some other means.

Whether or not a person says he or she has purchased insurance that covers long-term care expenses appears to impact his or her confidence regarding how prepared they are to meet the challenge of paying for long-term care services. Those who say they have insurance that covers the costs of long-term care services are noticeably optimistic about their ability to meet the challenge—indeed, seven in ten (70%) say they feel financially prepared. In contrast, only 39% of those who say they do not have insurance feel as prepared.

Although it is difficult to know how many Americans currently have long-term care insurance policies, the Health Insurance Association of America estimates that only about 6% of Americans purchased a long-term care policy at some time before 1998.¹ Since most insurance companies do not sell long-term care policies to persons under the age of 40, this estimate generally corresponds to the population surveyed for this study.

It is unlikely that enough Americans purchased long-term care insurance between 1998 and 2001 to account for the difference between 6% and 31% of the public being insured for long-term care. We suspect that many

¹ Telephone interview with Susan Coronel, HIAA, March 2000, cited in National Academy of Elder Law Attorney, "White Paper for Reforming the Delivery, Accessibility and Financing of LTC in the United States."

people are confusing long-term care insurance with other types of coverage, for example disability insurance provided by employers or Medicare. If this is the case, some Americans may think they have long-term care coverage when they do not.

If Americans 45-plus mistakenly think they have long-term care coverage when they do not have such coverage, they may have a false feeling of financial preparedness to handle the costs of long-term care. If they eventually need long-term care services and discover that they are not covered, the financial burden may be overwhelming.

Implications

Clearly, Americans 45-plus know less about long-term care than they think—and than they should. Given the high costs associated with long-term care, and the growth of our older population, it is critical Americans become more informed about the costs, funding sources, coverage options, and state and community resources.

AARP encourages people to talk to their families about their beliefs and desires regarding the kinds of services they would like if they need long-term care services. Ultimately, if people know what they want, and have an opportunity to realistically plan for their future, they have a much greater chance of living the kind of lifestyle they want in their later years.

AARP is committed to providing information and other resources that enable people to achieve the highest possible level of health and well-being as they age. The Association seeks to address the needs of our members and the general public by promoting quality services in long-term care.

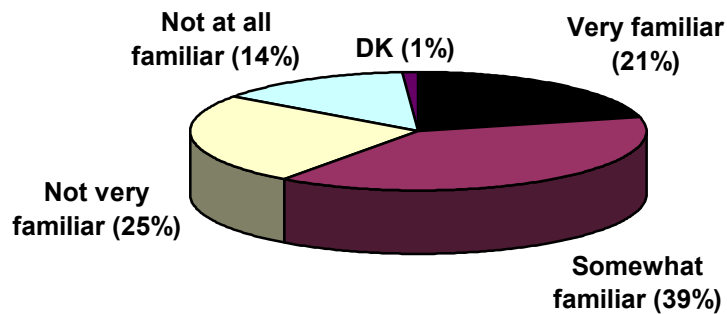
The more people know about long-term care services and what they cost, the better prepared they will be to make informed decisions about their future needs.

I. Overview

Self-Reported Familiarity With Long-Term Care Services

Over half of Americans 45-plus (60%) say they are at least “somewhat familiar” with long-term care services currently available, though only about one in five (21%) say they are “very familiar.”

Self-Reported Familiarity With Long-Term Care Services



“Based on your experience or anything you might have heard or read, how familiar would you say you are with long-term care services currently available? Are you very familiar, somewhat familiar, not very familiar, or not at all familiar?” (Q.3)

Base: Total respondents

- Men and women both claim fairly high levels of familiarity (60% of both say they are very/somewhat familiar with current long-term care services). Men age 65-plus are more likely than men 45-54 to say they are familiar with such services (65% and 55% respectively).
- It is worth noting that fully one-third (36%) of those in the age group most likely to receive long-term care—i.e., those age 65-plus—say they are “not very” or “not at all familiar” with such services.
- And perhaps not surprisingly, the less well-educated a person is, the less likely they are to say they are familiar with long-term care services—e.g., those with less than a high school education are more likely to be unfamiliar than familiar with long-term care services (44% are very/somewhat familiar versus 54% who are not very/not at all familiar). This low level of familiarity is fairly striking when seen in contrast to persons who have done post-graduate work, 74% of whom are at least somewhat familiar with long-term care services.
- It is also worth noting that those perhaps least prepared to pay for long-term care—i.e., those with lower incomes—say they are least familiar with such services. For example, only about half (54%) of those reporting annual incomes of less than \$30,000 say they are at least somewhat familiar with long-term care services currently available, whereas three-quarters (74%) of those with incomes of at least \$75,000 make the same claim.
- Approximately two-thirds (67%) of people who say that someone close to them has had long-term care *experience* say they are at least somewhat *familiar* with long-term care services currently available. Only about half (53%) who have not had such exposure to long-term care services say they are at least somewhat familiar with them.

Self-Reported Familiarity With Long-Term Care Services

(Unweighted base)	Total		Age		
	<u>Total</u> (1,800) %	<u>men</u> (742) %	<u>45-54</u> (286) %	<u>55-64</u> (207) %	<u>65+</u> (225) %
<u>Very/somewhat familiar</u>	60	60	60	55	65
Very familiar	21	19	15	18	24
Somewhat familiar	39	41	40	41	41
<u>Not very/at all familiar</u>	38	39	44	40	34
Not very familiar	25	25	28	26	24
Not at all familiar	14	14	16	14	11
Don't know	1	1	1	1	*
Refused	*	*	--	--	*

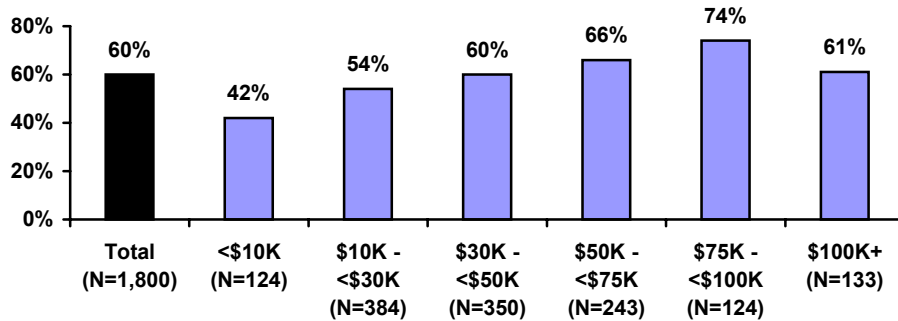
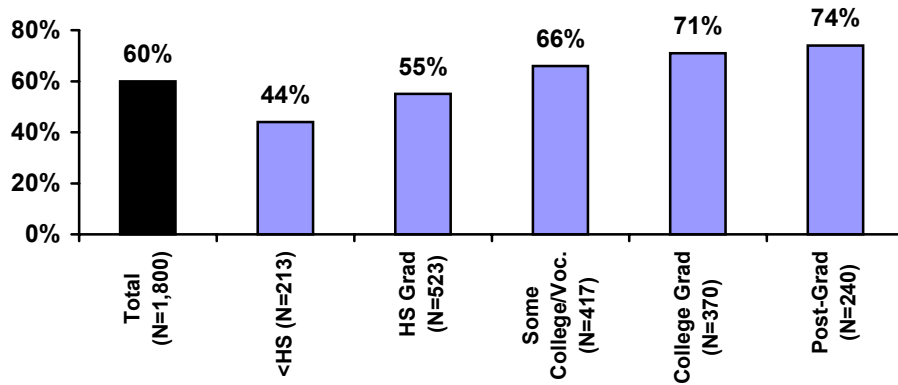
(Unweighted base)	Total		Age		
	<u>Total</u> (1,800) %	<u>women</u> (1,058) %	<u>45-54</u> (375) %	<u>55-64</u> (265) %	<u>65+</u> (373) %
<u>Very/somewhat familiar</u>	60	60	59	61	61
Very familiar	21	23	23	21	25
Somewhat familiar	39	38	36	40	37
<u>Not very/at all familiar</u>	38	38	41	38	37
Not very familiar	25	25	26	26	23
Not at all familiar	14	14	15	12	15
Don't know	1	1	*	1	1
Refused	*	--	--	--	--

“Based on your experience or anything you might have heard or read, how familiar would you say you are with long-term care services currently available? Are you very familiar, somewhat familiar, not very familiar, or not at all familiar?” (Q.3)

Base: Total respondents

**Self-Reported Familiarity With Long-Term Care Services Available
(by Education and Income)**

% “very” or “somewhat” familiar:



“Based on your experience or anything you might have heard or read, how familiar would you say you are with long-term care services currently available? Are you very familiar, somewhat familiar, not very familiar, or not at all familiar?” (Q.3)

Base: Total respondents

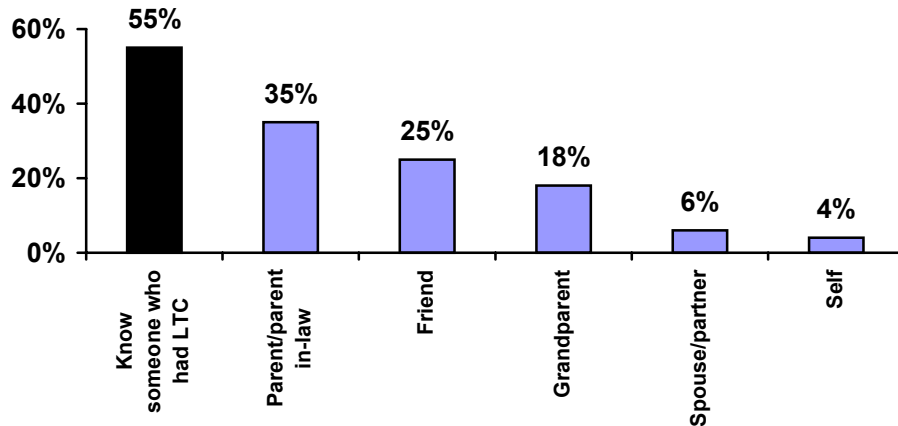
Experience With Long-Term Care

Over half of Americans age 45-plus (55%) know people close to them who have had some kind of long-term care, including:

- Parents or parents-in-law (35%), especially among persons ages 55-64 (44%)
- Friends (25%)
- Grandparents (18%), particularly among those 45-54 (31%)
- Spouse/partner (6%), including 9% of those age 65-plus.

Relatively few (4%) say they have received or are currently receiving long-term care.

Experience With Long-Term Care



“Please tell me whether each of the following are currently receiving or at some point in the past received long-term care services for which they have paid at least a portion of the cost. Just as a reminder, when I say long-term care, I mean for three or more months. If an item doesn’t apply to you, just let me know.”(Q.9)

Base: Total respondents to whom each item applies (N = 1,800).

**Experience With Long-Term Care
(by Gender and Age)**

	<u>Total</u>	<u>Gender</u>		<u>Age</u>		
		<u>M</u>	<u>F</u>	<u>45-54</u>	<u>55-64</u>	<u>65+</u>
	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>
<u>Respondent</u>	<u>4</u>	<u>5</u>	<u>4</u>	<u>4</u>	<u>4</u>	<u>5</u>
Current	2	2	2	1	1	3
Past	2	3	2	3	3	2
<u>Parent/parent in-law</u>	<u>35</u>	<u>37</u>	<u>34</u>	<u>32</u>	<u>44</u>	<u>32</u>
Current	10	12	8	12	13	5
Past	25	25	26	20	31	27
<u>Friend</u>	<u>25</u>	<u>27</u>	<u>24</u>	<u>21</u>	<u>26</u>	<u>28</u>
Current	10	12	9	8	12	12
Past	15	15	15	13	14	16
<u>Grandparent</u>	<u>18</u>	<u>20</u>	<u>17</u>	<u>31</u>	<u>20</u>	<u>7</u>
Current	2	3	2	5	2	1
Past	16	17	15	26	18	6
<u>Spouse/partner</u>	<u>6</u>	<u>6</u>	<u>7</u>	<u>4</u>	<u>6</u>	<u>9</u>
Current	2	2	2	1	3	3
Past	4	4	5	3	3	6

“Please tell me whether each of the following are currently receiving or at some point in the past received long-term care services for which they have paid at least a portion of the cost. Just as a reminder, when I say long-term care, I mean for three or more months. If an item doesn’t apply to you, just let me know.”(Q.9)

Base: Total respondents to whom each item applies (base sizes vary—refer to tabulations)

Long-Term Care Coverage

Perception: About three in ten Americans age 45 years and older (31%) say they purchased insurance that covers long-term care expenses either through work, a private policy, or by some other means. About one in ten (8%) says he or she “does not know” whether or not they have purchased long-term care insurance.

People age 65+ and those with annual household incomes of less than \$50,000 are especially unlikely to report having purchased long-term care insurance (66% among those 65+ versus 55% among those 45-54; 63% of those earning less than \$50,000 versus 53% of those earning between \$50,000 and \$100,000).

Reality: Although it is difficult to know how many Americans currently have long-term care policies, the Health Insurance Association of America estimates that about 6% of Americans purchased a long-term care policy at some time before 1998¹ Since most insurance companies do not sell long-term care policies to persons under the age of 40, this estimate generally corresponds to the population surveyed for this study.

Implication: Although more people are buying long-term care insurance now than in the past, it is unlikely that enough Americans purchased such insurance to account for the difference between 6% and 31% of the public being insured for long-term care. It is possible that many people are confusing other types of coverage—such as disability insurance provided by employers or Medicare—with long-term care insurance. If this is the case, many Americans may think they have long-term care coverage when they do not.

¹ Telephone interview with Susan Coronel, HIAA, March 2000, cited in National Academy of Elder Law Attorney, “White Paper for Reforming the Delivery, Accessibility and Financing of LTC in the United States.”

Whether or Not Have Long-Term Care Insurance

(Unweighted base)	<u>Total</u> (1,800) %	<u>Gender</u>		<u>Age</u>		
		<u>M</u> (742) %	<u>F</u> (1,058) %	<u>45-54</u> (661) %	<u>55-64</u> (472) %	<u>65+</u> (598) %
		Yes, have insurance	31	34	29	35
No, don't have insurance	60	59	61	55	59	66
Don't know	8	6	10	9	8	7
Refused	1	1	1	--	*	--

(Unweighted base)	<u>Total</u> (1,800) %	<u>Household Income</u>		
		<u>LT \$50K</u> (858) %	<u>\$50K- LT \$100K</u> (367) %	<u>\$100K+</u> (133) %
		Yes, have insurance	31	29
No, don't have insurance	60	63	53	61
Don't know	8	9	6	4
Refused	1	--	--	--

“Have you purchased insurance that covers long-term care expenses, through work, through a private policy, or by some other means? If you're not sure, just let me know.” (Q.16)

Base: Total respondents

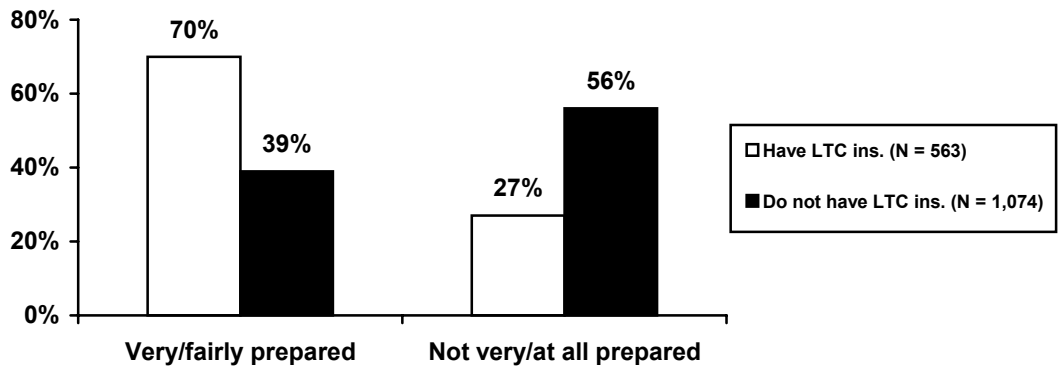
Feeling of Financial Preparedness

Perception: Americans 45-plus are fairly evenly split over how financially prepared they feel to handle the costs of long-term care. About half (49%) say they are either “very” or “fairly” prepared; the other half (46%) say they are “not very” or “not at all” prepared.

Whether or not a person says he or she has purchased long-term care insurance appears to impact his or her confidence regarding how prepared they feel they are to meet the challenge of paying for long-term care services. Those who report they have such insurance are noticeably optimistic about their ability to meet the challenge—indeed, seven in ten (70%) say they feel financially prepared. In contrast, only 39% of those who say they do not have insurance feel as prepared.

Implication: If Americans age 45-plus mistakenly think they have long-term care insurance when they in fact do not, they may have a false feeling of financial preparedness to handle the considerable costs of long-term care. Indeed, a person may find him- or herself financially unprepared if he or she suddenly had to begin paying for long-term care.

**Feeling of Financial Preparedness
(by Long-Term Care Insurance Coverage)**



“Think for a moment about your current financial situation, any insurance you might have, and any other financial resources at your disposal. Hypothetically speaking, how financially prepared do you feel you are if you or a family member who relies on you financially suddenly required long-term care, starting right now and for an indefinite period of time? Do you feel very financially prepared, fairly prepared, not very prepared, or not at all prepared? (Q.8)

Base: Total respondents (N = 1,800)

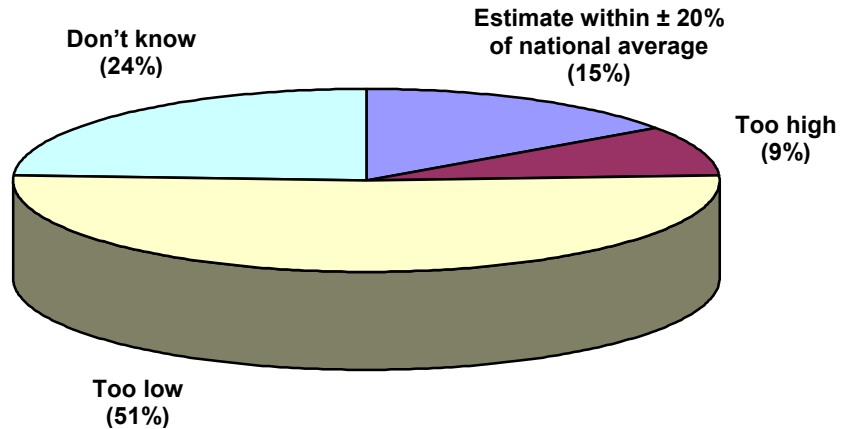
Part I:
**Basic Knowledge of Long-Term Care
Costs and Funding (National Data)**

II. Basic Knowledge of Nursing Home Costs

Estimated Monthly Costs of Nursing Homes

Perception: We asked Americans 45-plus how much a nursing home in their area costs, if they had to pay the full cost themselves. Only 15% estimate within $\pm 20\%$ of the national average cost. Half (51%) estimate the cost is lower than the national average, and one in four (24%) says he or she “doesn’t know.” Women (29%) and those 65-plus (28%) are most likely to say they “don’t know.”

Accuracy of Estimated Monthly Costs of a Nursing Home



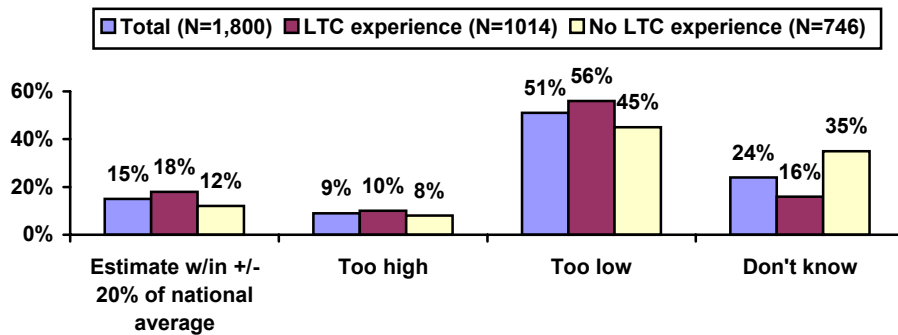
“Now please tell me, based on your experience or your best estimate, how much you believe staying in a nursing home in your area would cost if you had to pay the entire cost all by yourself. You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.” (Q.4a).

Base: Total respondents (N = 1,800)

Having personal experience (i.e., themselves and/or a spouse/partner, other family member, or friend) with long-term care does not appreciably improve the ability to estimate nursing home costs.

Those who have not had such experience, however, are more likely to say they “don’t know” how much a nursing home costs, in their area, on a monthly basis (35% versus 16% who have had personal experience).

**Accuracy of Estimated Monthly Costs of a Nursing Home
(by Experience with Long-Term Care)**



“Now please tell me, based on your experience or your best estimate, how much you believe staying in a nursing home in your area would cost if you had to pay the entire cost all by yourself. You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.” (Q.4a).

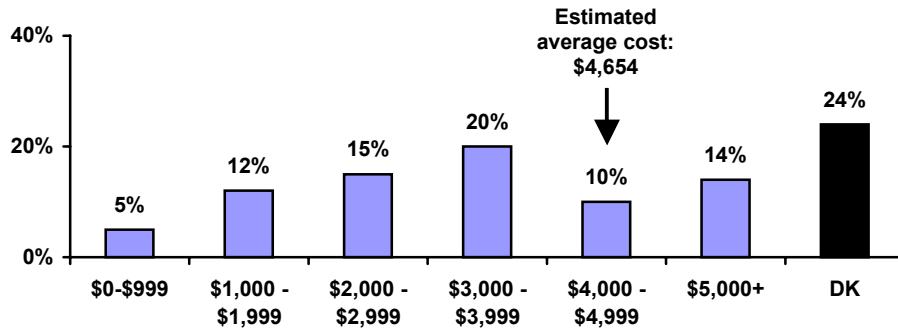
Base: Total respondents (N = 1,800)

Regardless of how familiar people think they are about long-term care, they are not knowledgeable about the costs of nursing homes.

Reality: The national average cost for a nursing home is about \$4,654 per month.¹

Implication: Americans 45-plus significantly underestimate the costs associated with nursing-home care. This knowledge deficiency reduces the likelihood that they can make meaningful plans for handling nursing home expenses should they arise.

Estimated Monthly Costs of a Nursing Home



Mean estimate: \$3,660
 Median estimate: \$2,993
 Base: Total respondents (N = 1,800)

“Now please tell me, based on your experience or your best estimate, how much you believe staying in a nursing home in your area would cost if you had to pay the entire cost all by yourself. You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.” (Q.4a).

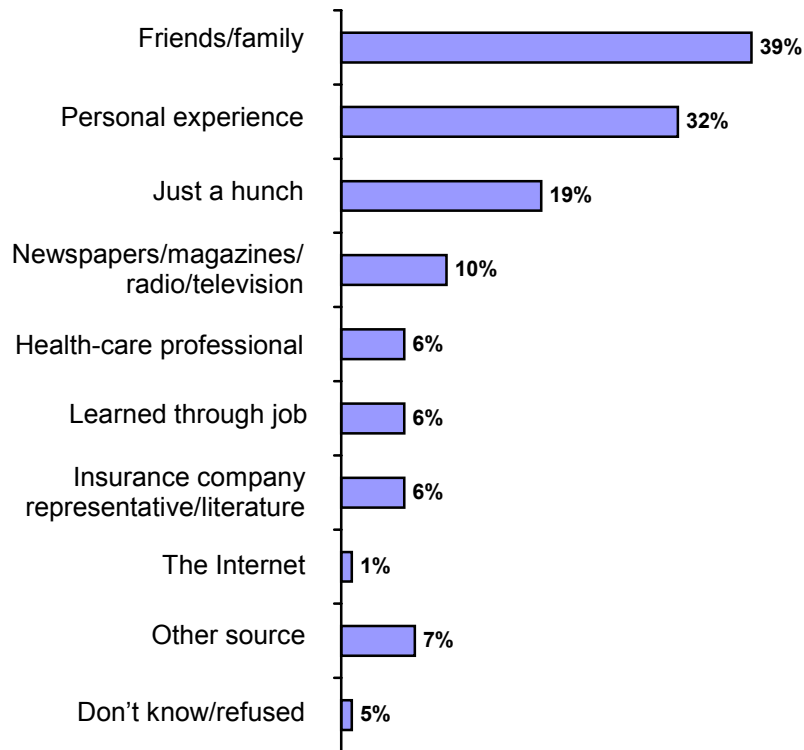
Base: Total respondents (N = 1,800)

¹ Harrington, 1999 (state & national Medicaid rates); GAO, 2001 (national rate for a private pay private room).

Basis of Nursing Home Cost Estimate

Asked on what they base their estimation, about four in ten (39%) say their friends or family, followed by personal experience (32%), and “just a hunch” (19%).

Basis of Nursing Home Cost Estimate



“And what do you base your estimate on? Do you base it on...” (Q.4b)

Base: Estimated cost (Version X; N = 814)

Knowledge of Nursing Home Funding Sources

We asked Americans 45-plus whether or not they know what kinds of government benefits programs could help to pay for nursing home care. Here are the results.

Medicare

Perception: Over half (55%)—including those who say they are “very familiar” with long-term care (58%)—believe Medicare covers nursing home stays for three months or more for age-related or other chronic conditions. (Those 45-54 are especially likely to believe it, 61%).

Reality: Medicare does not cover extended stays in a nursing home. It only covers skilled nursing care for a short-term stay following a hospitalization. The maximum number of days covered is 100 per benefit period; only the first 20 days are covered completely. Days 21-100 require a co-payment of about \$100 per day. Coverage can end at any time if the resident does not meet strict medical and nursing criteria.¹

Medicaid

Perception: Half (51%) say Medicaid will pay for a nursing home stay. Especially likely to believe this are those ages 45-54 (58%) and those who say they are “very familiar” with long-term care services (58%).

Reality: About 70% of nursing-home residents are supported, at least in part, by Medicaid². Medicaid helps pay for nursing-home care for low-income people who meet financial and medical eligibility criteria. They also must have spent virtually all of their assets, or have virtually no assets to begin with, and contribute most of their income towards cost of care, except for a small personal needs allowance (\$30 - \$40 in most states).³

¹ U.S. Department of Health and Human Services, Health Care Financing Administration (HCFA), *Medicare & You 2001* (Baltimore, MD: HCFA, 2001).

² AARP *Public Policy Institute Fact Sheet on Nursing Homes*, February 2001

³ AARP, *Paying for Nursing Homes Understanding Medicaid*, D17249

Medigap or Medicare Supplement

Perception: Regarding Medigap/Medicare Supplemental Insurance, Americans age 45-plus are as likely to say they “don’t know” (39%) as to answer “yes” (41%) to this question.

Reality: Medigap, private insurance that supplements Medicare coverage, does not cover extended stays in a nursing home. Some Medigap plans will cover the co-payment for short-term nursing home stays that are covered by Medicare. This co-payment is \$100 maximum per day for days 21-100. Medigap coverage always ends when Medicare coverage ends.¹

Implications: The findings about nursing home costs and funding sources suggest that if people need nursing home care they will be surprised both by the cost and to learn that neither Medicare nor Medigap cover the cost of long-term nursing home stays. The common belief that government programs and private insurance pay for long-term nursing-home costs also reduces the likelihood of meaningful preparation for the reality of long-term care.

¹ Health Care Financing Administration (HCFA), *Choosing a Medigap Policy* (Baltimore, MD: HCFA, 2001).

**Knowledge of Nursing Home Funding Sources
(by Gender and Age)**

(Unweighted base)	<u>Total</u> (1,800) %	<u>Gender</u>		<u>Age</u>		
		<u>M</u> (742) %	<u>F</u> (1,058) %	<u>45-54</u> (661) %	<u>55-64</u> (472) %	<u>65+</u> (598) %
<u>Medicare</u>						
Will pay	55	53	56	61	58	47
Will not pay	21	23	20	17	18	28
Don't know	23	23	23	21	23	24
<u>Medicaid or Medi-Cal</u>						
Will pay	51	49	53	58	54	46
Will not pay	18	21	15	17	16	19
Don't know	30	29	31	25	31	34
<u>Medigap or Medicare supplemental insurance</u>						
Will pay	41	43	39	46	42	37
Will not pay	20	22	19	17	19	24
Don't know	39	35	42	37	40	39

*“Thinking of how a long-term care stay in a nursing home might be paid for, please tell me whether or not you think the following would provide coverage in your state. First... “
(Q.15a)*

Base: Total respondents

**Knowledge of Nursing Home Funding Sources
(by Self-Rated Familiarity with Long-Term Care)**

	<u>Familiarity w/ LTC</u>			
	<u>Total</u>	<u>Very</u>	<u>what</u>	<u>Not</u>
(Unweighted base)	(1,800)	(410)	(715)	(655)
	%	%	%	%
<u>Medicare</u>				
Will pay	55	58	55	54
Will not pay	21	30	22	16
Don't know	23	12	22	30
<u>Medicaid or Medi-Cal</u>				
Will pay	51	58	51	48
Will not pay	18	19	21	14
Don't know	30	22	28	38
<u>Medigap or Medicare supplemental insurance</u>				
Will pay	41	42	45	36
Will not pay	20	23	21	17
Don't know	39	35	33	46

“Thinking of how a long-term care stay in a nursing home might be paid for, please tell me whether or not you think the following would provide coverage in your state. First...” (Q.15a)

Base: Total respondents

Paying For a Nursing Home Stay

Americans 45-plus who have not had personal experience with long-term care (i.e., neither they, their spouse/partner, other family member, or friend has received it) were asked the primary way they would pay for a nursing home stay (of three months or more) were it necessary. Their answers were compared with persons who have had personal experience paying for a nursing home.

Perception: Twenty-five percent say they would pay with Medicare and another one in four (24%) says he or she “doesn’t know.” One in six (16%) say they would rely on private or other insurance, and about one in ten (11%) would pay for it with his or her own savings or other assets. Relatively few would hope to rely on Medicaid (6%) or Social Security (5%).

At least half of Americans age 45-plus who have not had experience with nursing homes either do not know how they would pay for it or cannot correctly identify funding sources that will cover such costs.

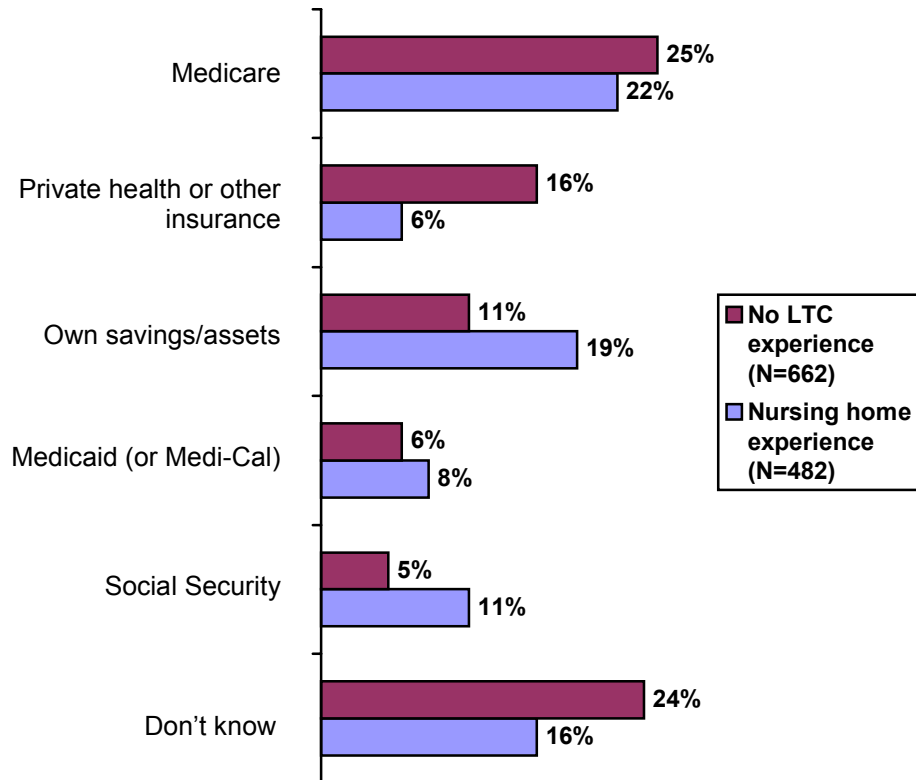
It is also interesting to note that even persons with personal experience regarding nursing homes say they paid for their stay using Medicare (22%), which is not likely correct. In any case, respondents do not appear to understand the limitations of the Medicare system.

Reality: Medicare does not cover extended stays in a nursing home. It only covers skilled nursing care for a brief, short-term stay following a hospitalization. The maximum number of days covered is 100 per benefit period; only the first 20 days are covered completely. Days 21-100 require a co-payment of about \$100 per day. Coverage can end at any time if the resident does not meet strict medical and nursing criteria.¹ About 70% of nursing-home residents are supported, at least in part, by Medicaid.²

¹ U.S. Department of Health and Human Services, Health Care Financing Administration (HCFA), *Medicare & You* 2001 (Baltimore, MD: HCFA, 2001).

² AARP Public Policy Institute *Fact Sheet on Nursing Homes*, February 2001.

Paying for a Nursing Home Stay



“For each of the following types of long-term care, please tell me the primary way you think you would pay for it if you or a family member who relies on you financially should ever need it. First... a stay in a nursing home” (Q.14)

No LTC experience base: Neither self, spouse/partner, close family member, nor friend has ever had long-term care. Five most-often mentioned sources listed.

“Please tell me the primary way you paid for... your/your partner’s/your close friend or family member’s stay in a nursing home.” (Q.10c, 11c, 12c)

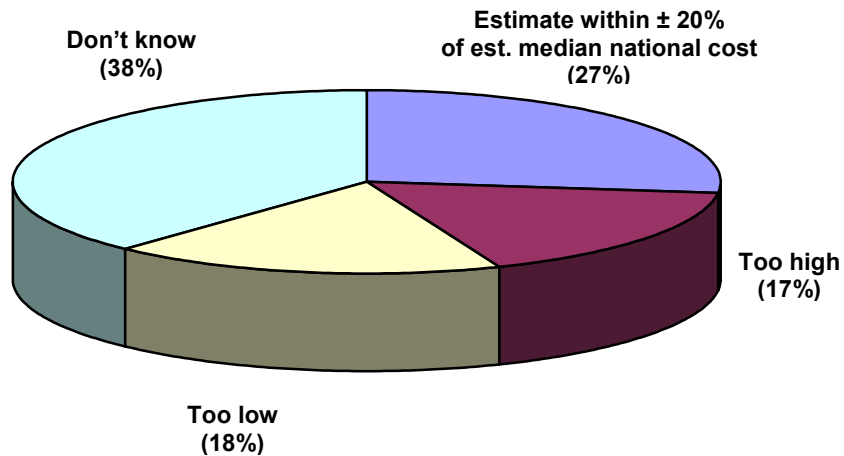
Nursing home experience base: Either self, spouse/partner, close family member, or friend has stayed in a nursing home. Five most-often mentioned sources listed.

III. Basic Knowledge of Assisted Living

Estimated Monthly Costs of Assisted Living

Perception: Only about one in four Americans age 45-plus (27%) estimates within $\pm 20\%$ of the national average cost and many (38%) say they “don’t know.” Women (42%) and those 65-plus (49%) are most likely to say they don’t know how much assisted living costs.

Accuracy of Estimated Monthly Costs of Assisted Living

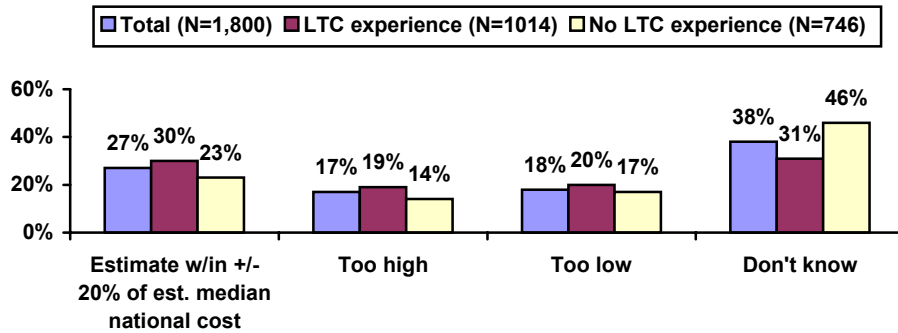


“And again based on your experience or best estimate, how much do you believe staying in an assisted living residence would cost in your area if you had to pay the entire cost all by yourself? You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.” (Q.5a)

Base: Total respondents (N = 1,800)

Having personal experience (i.e., themselves and/or a spouse/partner, other family member or friend) with long-term care does not appreciably improve the ability to estimate assisted living costs.

**Accuracy of Estimated Monthly Costs of Assisted Living
(by Experience with Long-Term Care)**



“And again based on your experience or best estimate, how much do you believe staying in an assisted living residence would cost in your area if you had to pay the entire cost all by yourself? You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.” (Q.5a)

Base: Total respondents (N = 1,800)

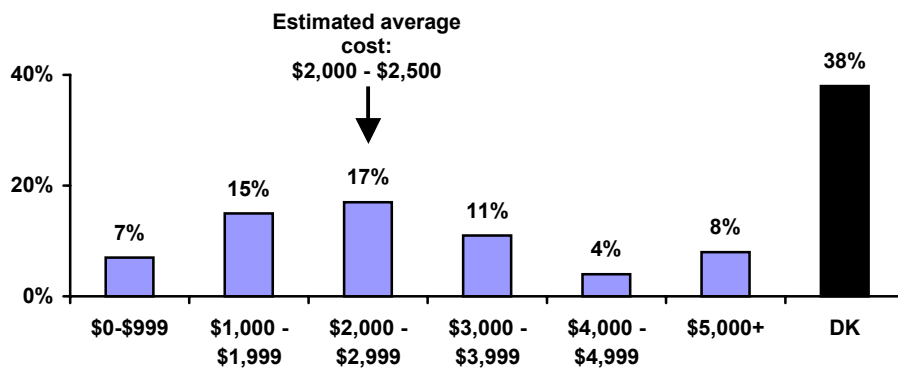
Reality: The estimated median national cost for assisted living is between \$2,000 and \$2,500 per month,¹ though costs vary by region and can be much higher for facilities with many amenities or if the resident requires a large number of services.

Regardless of how familiar people think they are about long-term care, they are not knowledgeable about the costs of assisted living.

¹ Consensus of the Assisted Living Quality Coalition (ALQC) at meeting of the ALQC. Consensus based upon various government and industry surveys dated 1997 - 2000, (Washington, DC: July 10, 2001).

Implication: As with nursing home care, Americans 45-plus are generally unaware of the costs of assisted living.

Estimated Monthly Costs of Assisted Living



Mean estimate: \$2,671
Median estimate: \$2,259
Base: Total respondents (N = 1,800)

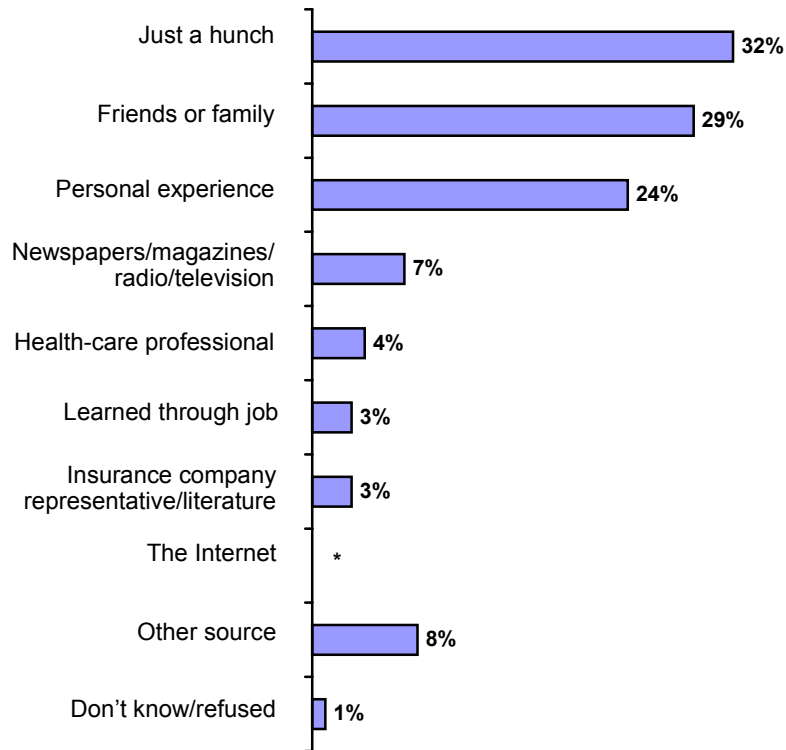
“And again based on your experience or best estimate, how much do you believe staying in an assisted living residence would cost in your area if you had to pay the entire cost all by yourself? You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.” (Q.5a)

Base: Total respondents (N = 1,800)

Basis of Assisted Living Cost Estimate

Asked upon what they base their estimation, about one in three (32%) says it's "just a hunch," followed by their friends or family (29%) and personal experience (24%).

Basis of Assisted Living Cost Estimate



"And what do you base your estimate on? Do you base it on..." (Q.5b)

Base: Estimated cost (Version X; N = 682)

Knowledge of Assisted Living Funding Sources

Americans 45-plus were further probed to determine whether or not they know what kinds of government benefits programs could help pay for assisted living long-term care.

Medicare

Perception: Four in ten (41%)—including those who say they are “very familiar” with long-term care (41%)—believe Medicare covers assisted living. (Those 45-54 years of age are especially likely to believe Medicare covers assisted living, 49%).

One in three (34%) “doesn’t know” whether Medicare does or does not cover assisted living.

Reality: Medicare does not cover assisted living.¹

Medigap or Medicare Supplement

Perception: Regarding Medigap or Medicare Supplement, Americans 45-plus are as likely to say they “don’t know” (40%) as to answer “yes” (37%) to this question. Those ages 45-54 show the most certainty that Medigap/Medicare Supplemental Insurance will cover an assisted living residence stay (44% versus, for example, 33% of those 65-plus).

Reality: None of the Medigap or Medicare Supplement plans cover assisted living in any state.²

¹ AARP Public Policy Institute *Fact Sheet on Assisted Living In the United States-62R*

² Health Care Financing Administration (HCFA) *2001 Guide To Health Insurance for People with Medicare*, Baltimore, MD.

**Knowledge of Assisted Living Funding Sources
(by Gender and Age)**

	<u>Total</u>	<u>Gender</u>		<u>Age</u>		
		<u>M</u>	<u>F</u>	<u>45-54</u>	<u>55-64</u>	<u>65+</u>
(Unweighted base)	(1,800)	(742)	(1,058)	(661)	(472)	(598)
	%	%	%	%	%	%
<u>Medicare</u>						
Will pay	41	42	41	49	41	35
Will not pay	25	25	24	21	27	27
Don't know	34	32	35	29	32	38
<u>Medigap or Medicare supplemental insurance</u>						
Will pay	37	38	36	44	35	33
Will not pay	22	24	21	20	23	24
Don't know	40	37	43	36	41	43

“Thinking of how a long-term care stay in an assisted living residence might be paid for, please tell me whether or not you think the following would provide coverage in your state. First... “ (Q.15b)

Base: Total respondents

**Knowledge of Assisted Living Funding Sources
(by Self-Rated Familiarity with Long-Term Care)**

	<u>Familiarity w/ LTC</u>			
	<u>Total</u>	<u>Very</u>	<u>what</u>	<u>Not</u>
(Unweighted base)	(1,800)	(410)	(715)	(655)
	%	%	%	%
<u>Medicare</u>				
Will pay	41	41	40	43
Will not pay	25	32	28	18
Don't know	34	27	32	39
<u>Medigap or Medicare supplemental insurance</u>				
Will pay	37	39	39	34
Will not pay	22	28	23	19
Don't know	40	33	38	48

“Thinking of how a long-term care stay in an assisted living residence might be paid for, please tell me whether or not you think the following would provide coverage in your state. First... “ (Q.15b)

Base: Total respondents

Paying For Assisted Living

Americans 45-plus who have not had personal experience with assisted living care (i.e., neither they, their spouse/partner, other family member, or friend has received it) were asked the primary way they would pay for it were it necessary. Their answers were compared with persons who have had personal experience paying for assisted living.

Perception: The largest proportion (26%) say they do not know how they would pay for assisted living were it necessary. One in five (21%) reports he or she would use Medicare to pay for assisted living. Another one in six (15%) would rely on private or other insurance or his or her own savings or other assets (15%).

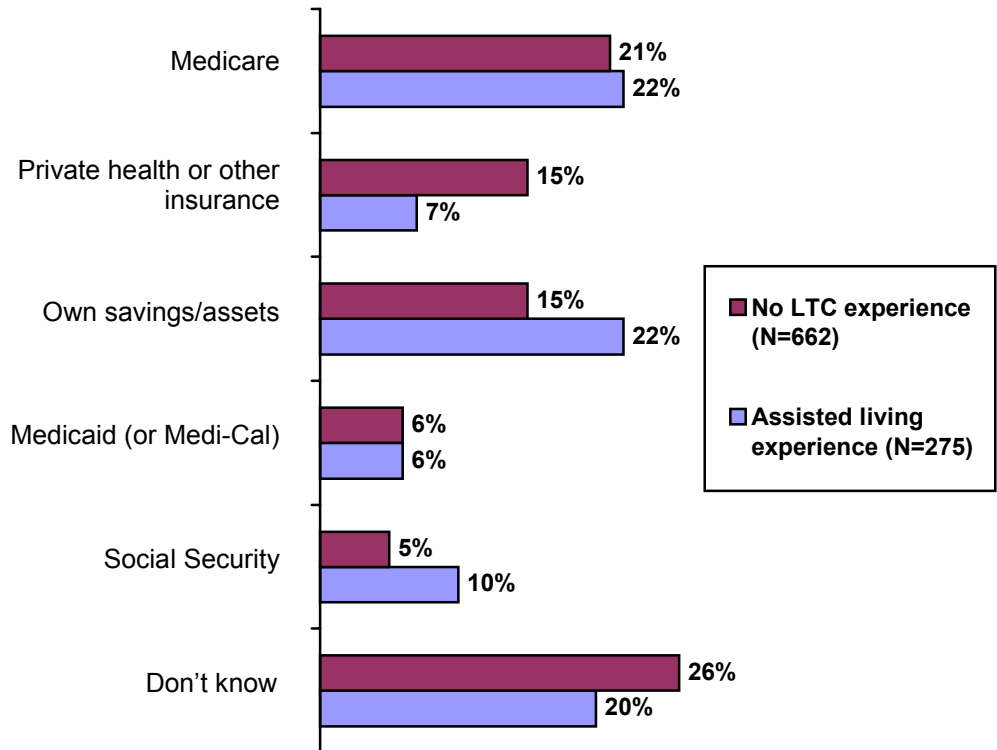
Relatively few would hope to rely on Medicaid (6%) or Social Security (5%).

People who have had personal experience with assisted living (whether it was themselves, their spouse, or another close family member) say they paid for the care primarily via Medicare (22%) or with their own saving/assets (22%). Interestingly, one in five (20%) say he or she “doesn’t know” how the assisted living costs were paid for.

Reality: Medicare does not pay for assisted living, which is primarily a private pay expense.¹

¹ AARP Public Policy Institute *Fact Sheet on Assisted Living in the United States*, June 2001.

Paying for Assisted Living



“For each of the following types of long-term care, please tell me the primary way you think you would pay for it if you or a family member who relies on you financially should ever need it. First... a stay in an assisted living residence” (Q.14)

No LTC experience base: Neither self, spouse/partner, close family member, nor friend has ever had long-term care. Five most-often mentioned sources listed.

“Please tell me the primary way you paid for... your/your partner’s/your close friend or family member’s assisted living.” (Q.10c, 11c, 12c)

Assisted living experience base: Either self, spouse/partner, close family member, or friend has stayed in an assisted residence facility. Five most-often mentioned sources listed.

IV. Basic Knowledge of the Cost of an In-Home Visit by a Skilled Nurse

Estimated Costs for a Home Visit by a Skilled Nurse

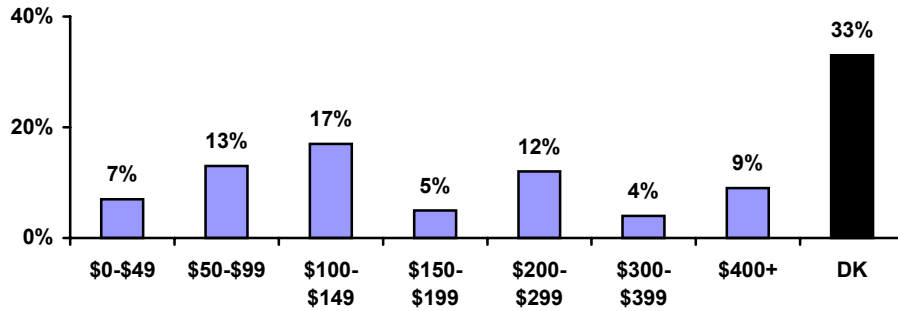
Perception: When asked how much they estimate a four-hour visit in their area would cost if they had to pay all costs themselves, Americans age 45-plus offer wide a range of answers, with no real consensus (mean response is \$211, median is \$105). One in three (33%) says he or she “doesn’t know.”

Regardless of how familiar people think they are about long-term care, they are not knowledgeable about these costs.

Reality: Because costs are based on the needs of the patient, and patient needs vary so greatly, it is extraordinarily difficult to plan ahead for the costs of these services.¹

¹ Our question asked people to estimate the cost of a four-hour in-home visit by a skilled nurse. Even though such a visit is unlikely to last four hours, we wanted respondents to have a shared frame of reference when responding to this question. Available actual data, however, are not defined by amount of time. Moreover, private pay data are not available and Medicare reimbursement may differ from what people actually pay. It is therefore difficult to interpret the in-home cost data. Nonetheless, a substantial portion of our respondents say they “don’t know” how much an in-home visit from a skilled nurse costs.

Estimated Cost of a Four-Hour In-Home Visit By a Skilled Nurse



Mean estimate: \$211
 Median estimate: \$105
 Base: Total respondents (N = 1,800)

**Estimated Cost of a Four-Hour In-Home Visit By a Skilled Nurse
 (by Self-Rated Familiarity with Long-Term Care)**

	<u>Total</u>	<u>Experience w/LTC</u>	
		<u>Yes</u>	<u>No</u>
(Unweighted base)	(1,800)	(1,014)	(715)
Actual per visit (Medicare reimbursement rate) ¹	\$109		
Total cost per 4-hour visit (mean estimate)	\$211	\$221	\$196
Total cost per 4-hour visit (median estimate)	\$105	\$115	\$105
Don't know	33%	27%	40%

“And how much do you think it would cost in your area for a 4-hour home visit from a skilled nurse if you had to pay the entire cost all by yourself?” (Q.6a)

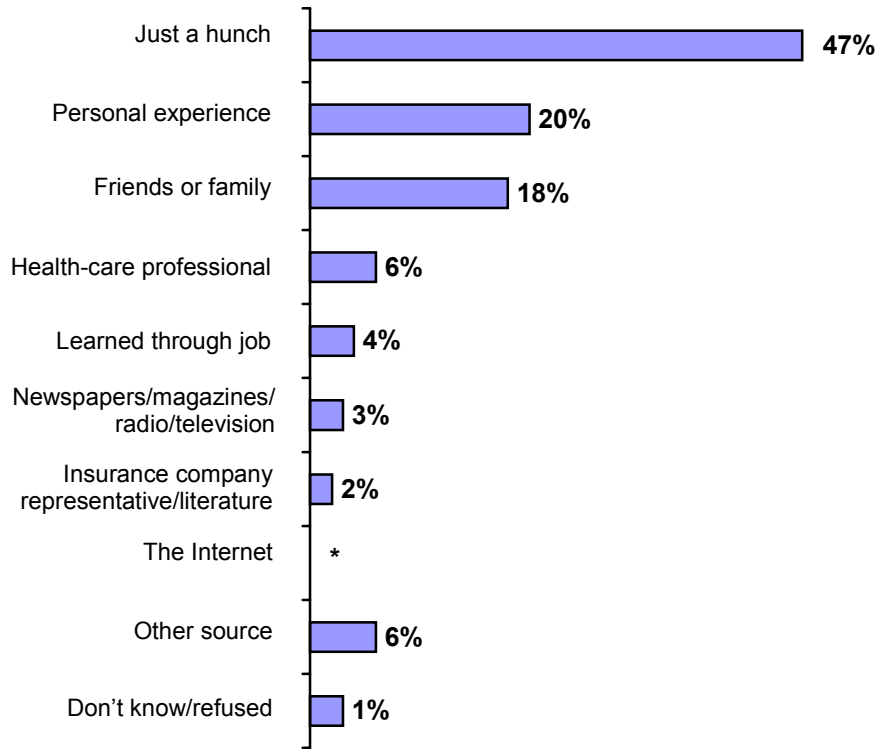
Base: Total respondents.

¹ Average reimbursement rate for Medicaid home health care—rates are per visit, unless otherwise noted. Source: Harrington, 1999 (state rates); HCFA, 1999 (NM overall Medicare rate & national Medicare rate).

Basis of Cost Estimate for In-Home Visit By Skilled Nurse

Asked upon what they base their estimation, about half (47%) say it is “just a hunch,” followed by personal experience (20%) and friends and family (18%).

Basis of Cost Estimate for In-Home Visit by Skilled Nurse



“And what do you base your estimate on? Do you base it on...” (Q.6b)

Base: Estimated cost (Version X; N = 709)

Knowledge of Funding Sources for an In-Home Visit by a Skilled Nurse

Americans 45-plus were asked whether or not they know what kinds of government benefits programs would help to pay for in-home visits by a skilled nurse.

Medicare

Perception: Over half (57%)— believe Medicare will cover in-home visits by a skilled nurse. Those 45-54 are especially likely to believe it, 63%.

Reality: Medicare covers home visits from a nurse if the person meets a set of stringent conditions.¹

Medigap or Medicare Supplemental Insurance

Perception: Half of Americans age 45-plus (49%), including those “very familiar” with long-term care services available (48%), say Medigap or Medicare Supplemental Insurance will cover such expenses.

Reality: Medigap (Medicare Supplemental Insurance) does not pay for extended home care services in most states.²

¹ There are four primary conditions: (1) the individual’s doctor must decide that the individual needs medical care in his or her home, and make a plan for his or her care at home; (2) the individual must need at least one of the following: intermittent or part-time skilled nursing care, or physical therapy or speech language pathology services or continue to need occupational therapy; (3) the beneficiary must be homebound. This means that he or she is normally unable to leave home. When the individual leaves home, it must be infrequent, for a short time, or to get medical care, or to attend religious services, and (4) the home health agency caring for the individual must be approved by the Medicare program.

² Health Care Financing Administration (HCFA), *Choosing a Medigap Policy*.

**Knowledge of Funding Sources for an In-Home Visit by a Skilled Nurse
(by Gender and Age)**

	<u>Total</u>	<u>Gender</u>		<u>Age</u>		
		<u>M</u>	<u>F</u>	<u>45-54</u>	<u>55-64</u>	<u>65+</u>
(Unweighted base)	(1,800)	(742)	(1,058)	(661)	(472)	(598)
	%	%	%	%	%	%
<u>Medicare</u>						
Will pay	57	54	58	63	60	50
Will not pay	14	15	13	13	14	15
Don't know	29	30	28	24	26	35
<u>Medigap or Medicare supplemental insurance</u>						
Will pay	49	49	49	58	53	40
Will not pay	14	15	12	12	13	16
Don't know	37	35	38	30	33	45

*“Thinking of how home visits from a skilled nurse might be paid for, please tell me whether or not you think the following would provide coverage in your state. First...”
(Q.15c)*

Base: Total respondents

**Knowledge of Funding Sources for an In-Home Visit by a Skilled Nurse
(by Self-Rated Familiarity with Long-Term Care)**

	<u>Familiarity w/ LTC</u>			
	<u>Total</u>	<u>Very</u>	<u>what</u>	<u>Not</u>
(Unweighted base)	(1,800)	(410)	(715)	(655)
	%	%	%	%
<u>Medicare</u>				
Will pay	57	55	58	56
Will not pay	14	18	15	11
Don't know	29	27	26	33
<u>Medigap or Medicare supplemental insurance</u>				
Will pay	49	48	53	46
Will not pay	14	17	14	11
Don't know	37	35	32	42

*“Thinking of how home visits from a skilled nurse might be paid for, please tell me whether or not you think the following would provide coverage in your state. First...“
(Q.15c)*

Base: Total respondents

Paying For an In-Home Visit by a Skilled Nurse

Americans 45-plus who have not had personal experience with long-term care (i.e., neither they, their spouse/partner, other family member, or friend has received it) were asked the primary way they would pay for visits from a skilled nurse if they needed to. Their answers were compared with persons who have had personal experience paying for such services.

Perception: The plurality (21%) say they would pay for it with Medicare. But another three in ten would rely either on private or other insurance (15%) or their own savings or other assets (15%).

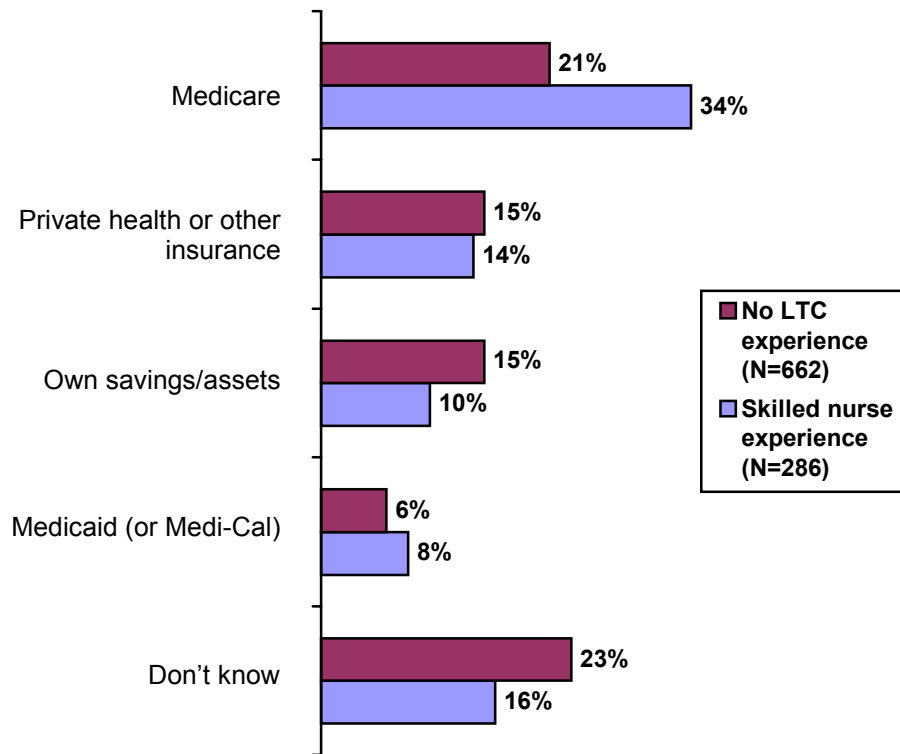
People who have had personal experience with in-home visits by a skilled nurse (whether it was themselves, their spouse, or another close family member) say they paid for the care primarily via Medicare (34%). Interestingly, 16% say they “don’t know” how the visits were paid for.

Reality: Medicare covers home visits from a nurse if the person meets a set of stringent conditions.¹ Medigap (Medicare Supplemental Insurance) does not pay for extended home care services in most states.²

¹ There are four primary conditions: (1) the individual’s doctor must decide that the individual needs medical care in his or her home, and make a plan for his or her care at home; (2) the individual must need at least one of the following: intermittent or part-time skilled nursing care, or physical therapy or speech language pathology services or continue to need occupational therapy; (3) the beneficiary must be homebound. This means that he or she is normally unable to leave home. When the individual leaves home, it must be infrequent, for a short time, or to get medical care, or to attend religious services, and (4) the home health agency caring for the individual must be approved by the Medicare program.

² Health Care Financing Administration (HCFA), *Choosing a Medigap Policy*.

Paying For an In-Home Visit by a Skilled Nurse



“For each of the following types of long-term care, please tell me the primary way you think you would pay for it if you or a family member who relies on you financially should ever need it. First... an in-home visit from a skilled nurse.” (Q.14)

No LTC experience base: Neither self, spouse/partner, close family member, nor friend has ever had long-term care. Four most-often mentioned sources listed.

“Please tell me the primary way you paid for... your/your partner’s/your close friend or family member’s in-home visits from a skilled nurse.” (Q.10c, 11c, 12c)

Skilled nurse experience base: Either self, spouse/partner, close family member, or friend has had in-home visits from a skilled nurse. Four most-often mentioned sources listed.

V. Basic Knowledge of the Costs of an In-Home Visit by an Aide

Estimated Costs for an In-Home Visit by an Aide

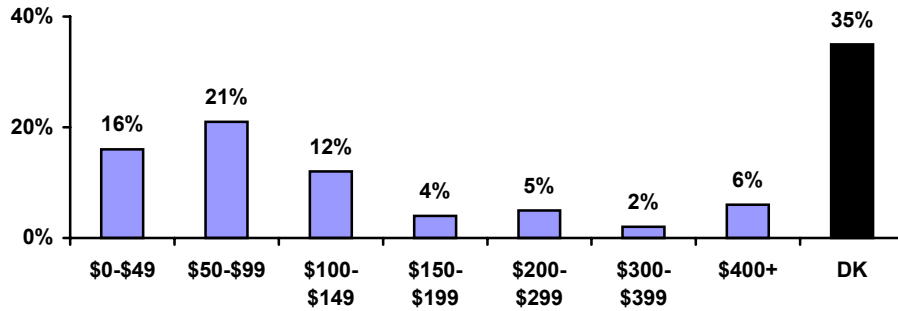
Perception: When asked how much they estimate an in-home visit by an aide would cost in their area (if paid without insurance or other assistance), Americans age 45-plus offer a wide range of responses, with no real consensus (mean response is \$131, median is \$78). About one in three (35%) says he or she “doesn’t know.”

Regardless of how familiar people think they are about long-term care, they are not knowledgeable about the costs of these services.

Reality: Because costs are based on the needs of the patient, and patients needs vary so greatly, it is extraordinarily difficult to plan ahead for the costs of these services.¹

¹ Our question asked people to estimate the cost of a four-hour in-home visit by an aide. Even though such a visit is unlikely to last four hours, we wanted respondents to have a shared frame of reference when responding to this question. Available actual data, however, are not defined by amount of time. Moreover, private pay data are not available and Medicare reimbursement may differ from what people actually pay. It is therefore difficult to interpret the in-home cost data. Nonetheless, a substantial portion of our respondents say they “don’t know” how much an in-home visit from an aide costs.

Estimated Cost of a Four-Hour In-Home Visit By an Aide



Mean estimate: \$131
 Median estimate: \$78
 Base: Total respondents (N = 1,800)

**Estimated Cost of a Four-Hour In-Home Visit By an Aide
 (by Experience with Long-Term Care)**

	Total	Experience w/LTC	
		Yes	No
(Unweighted base)	(1,800)	(1,014)	(715)
Actual per visit (Medicare reimbursement rate) ¹	\$64		
Total cost per 4-hour visit (mean estimate)	\$131	\$133	\$127
Total cost per 4-hour visit (median estimate)	\$78	\$78	\$78
Don't know	35%	29%	42%

“And again, how much do you think it would cost in your area for a 4-hour home visit from an aide to help with such things as bathing, dressing, and the like, if you had to pay the entire cost all by yourself?” (Q.7a)

Base: Total respondents

¹ Average reimbursement rate for Medicaid home health care—rates are per visit, unless otherwise noted. Source: Harrington, 1999 (state rates); HCFA, 1999 (NM overall Medicare rate & national Medicare rate).

**Estimated Cost of a Four-Hour In-Home Visit By an Aide
(by Self-Rated Familiarity with Long-Term Care)**

	<u>Familiarity w/ LTC</u>			
	<u>Total</u>	<u>Very</u>	<u>what</u>	<u>Not</u>
(Unweighted base)	(1,800)	(410)	(715)	(655)
Actual per visit (Medicare reimbursement rate) ¹	\$64			
Total cost per 4-hour visit (mean estimate)	\$131	\$121	\$130	\$138
Total cost per 4-hour visit (median estimate)	\$78	\$62	\$79	\$80
Don't know	35%	33%	27%	43%

“And again, how much do you think it would cost in your area for a 4-hour home visit from an aide to help with such things as bathing, dressing, and the like, if you had to pay the entire cost all by yourself?” (Q.7a)

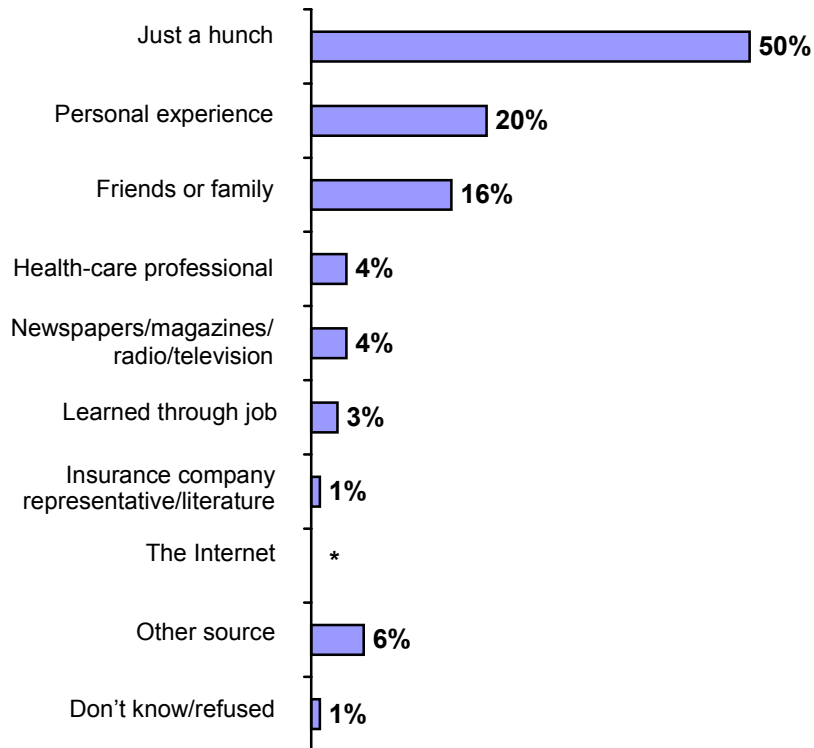
Base: Total respondents

¹ Average reimbursement rate for Medicaid home health care—rates are per visit, unless otherwise noted. Source: Harrington, 1999 (state rates); HCFA, 1999 (NM overall Medicare rate & national Medicare rate).

Basis of Cost Estimate for In-Home Visit by an Aide

Asked upon what they base their estimate, half (50%) say it is “just a hunch.” Others base it on personal experience (20%) or their friends or family (16%).

Basis of Aide Cost Estimate



“And what do you base your estimate on? Do you base it on...” (Q.7b)

Base: Estimated cost (Version X; N = 695)

Knowledge of Funding Sources for an In-Home Visit by an Aide

Americans 45-plus were asked whether or not they knew what kinds of government benefits programs could help to pay for in-home visits by an aide.

Medicare

Perception: About half (52%)—including those who say they are “very familiar” with long-term care (50%)—believe Medicare covers aide visits. Those 45-54 are especially likely to say it does (59%).

Reality: Medicare covers home visits from an aide if the person meets a set of stringent conditions.¹

Medigap or Medicare Supplemental Insurance

Perception: Americans age 45-plus are as likely to say they “don’t know” (40%) if Medigap/Medicare Supplemental Insurance covers an in-home visit by an aide as they are to say it does cover such expenses (43%).

Reality: Some Medigap (Medicare Supplemental Insurance) plans cover the cost of in-home visits by an aide for people who are already receiving Medicare coverage for in-home visits by a skilled nurse.²

¹ There are four primary conditions: (1) the individual’s doctor must decide that the individual needs medical care in his or her home, and make a plan for his or her care at home; (2) the individual must need at least one of the following: intermittent or part-time skilled nursing care, or physical therapy or speech language pathology services or continue to need occupational therapy; (3) the beneficiary must be homebound. This means that he or she is normally unable to leave home. When the individual leaves home, it must be infrequent, for a short time, or to get medical care, or to attend religious services, and (4) the home health agency caring for the individual must be approved by the Medicare program.

² Health Care Financing Administration (HCFA), *Choosing a Medigap Policy*.

**Knowledge of Funding Sources for an In-Home Visit by an Aide
(by Gender and Age)**

	<u>Total</u>	<u>Gender</u>		<u>Age</u>		
		<u>M</u>	<u>F</u>	<u>45-54</u>	<u>55-64</u>	<u>65+</u>
(Unweighted base)	(1,800)	(742)	(1,058)	(661)	(472)	(598)
	%	%	%	%	%	%
<u>Medicare</u>						
Will pay	52	52	53	59	57	45
Will not pay	17	17	17	18	16	18
Don't know	30	30	30	23	27	37
<u>Medigap or Medicare supplemental insurance</u>						
Will pay	43	43	43	50	47	35
Will not pay	16	17	16	17	15	17
Don't know	40	39	41	33	37	48

“Thinking of how home visits from an aide might be paid for, please tell me whether or not you think the following would provide coverage in your state. First...” (Q.15d)

Base: Total respondents

**Knowledge of Funding Sources for an In-Home Visit by an Aide
(by Self-Rated Familiarity with Long-Term Care)**

	<u>Familiarity w/ LTC</u>			
	<u>Total</u>	<u>Very</u>	<u>what</u>	<u>Not</u>
(Unweighted base)	(1,800)	(410)	(715)	(655)
	%	%	%	%
<u>Medicare</u>				
Will pay	52	50	54	52
Will not pay	17	19	20	13
Don't know	30	31	26	34
<u>Medigap or Medicare supplemental insurance</u>				
Will pay	43	46	45	39
Will not pay	16	17	18	14
Don't know	40	37	36	46

“Thinking of how home visits from an aide might be paid for, please tell me whether or not you think the following would provide coverage in your state. First...” (Q.15c)

Base: Total respondents

Paying For an In-Home Visit by an Aide

Americans 45-plus who have not had personal experience with long-term care (i.e., neither they, their spouse/partner, other family member, or friend has received it) were asked the primary way they would pay for an in-home visit from an aide, were it necessary. Their answers were compared with persons who have had personal experience paying for such services.

Perception: The plurality (22%) say they would pay with Medicare. About another one in five (18%) would rely on private or other insurance, and 13% would pay for it with their own savings or other assets.

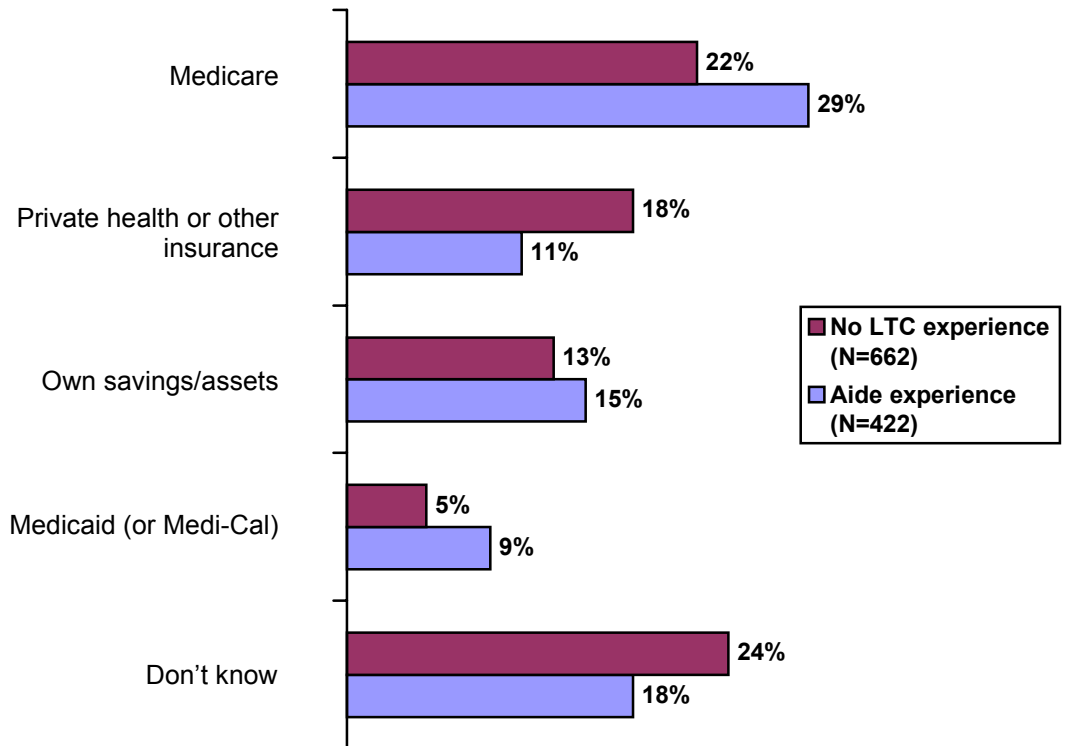
People who have had personal experience with in-home visits by an aide (whether it was themselves, their spouse, or another close family member) say they paid for the care primarily via Medicare (29%). Interestingly, 18% say they “don’t know” how the visits were paid for.

Reality: Medicare covers home visits from an aide if the person meets a set of stringent conditions.¹ Moreover, some Medigap/Medicare Supplemental Insurance plans cover the cost of in-home visits by an aide for people who are already receiving Medicare coverage for in-home visits by a skilled nurse.²

¹ There are four primary conditions: (1) the individual’s doctor must decide that the individual needs medical care in his or her home, and make a plan for his or her care at home; (2) the individual must need at least one of the following: intermittent (and not full time) skilled nursing care, *or* physical therapy *or* speech language pathology services *or* continue to need occupational therapy; (3) the beneficiary must be homebound. This means that he or she is normally unable to leave home. When the individual leaves home, it must be infrequent, for a short time, or to get medical care, or to attend religious services, and (4) the home health agency caring for the individual must be approved by the Medicare program.

² Health Care Financing Administration (HCFA), *Choosing a Medigap Policy*.

Paying For an In-Home Visit by an Aide



“For each of the following types of long-term care, please tell me the primary way you think you would pay for it if you or a family member who relies on you financially should ever need it. First... an in-home visit from an aide who helped with personal activities, such as bathing, getting dressed, doing laundry, etc., on a regular basis.” (Q.14)

No LTC experience base: Neither self, spouse/partner, close family member, nor friend has ever had long-term care. Four most-often mentioned sources listed.

“Please tell me the primary way you paid for... your/your partner’s/your close friend or family member’s in-home aide visits.” (Q.10c, 11c, 12c)

Aide experience base: Either self, spouse/partner, close family member, or friend has had in-home visits from an aide. Four most-often mentioned sources listed.

Part II:
**Basic Knowledge of Long-Term Care
Costs and Funding (Individual State Data)**

VI. Focus on California

Estimated Costs for Long-Term Care Services

Residents of California ages 45-plus, like the national sample, were asked to estimate the costs of a variety of long-term care services. Their responses were compared to the national average for nursing homes, the estimated median national cost of assisted living, and to state rates for in-home care. The results show that Californians are generally unaware of long-term care costs.

- Nursing home care: The national average monthly cost (private pay) is \$4,654. Californians estimate, on average, that private pay monthly costs are \$3,800 (or \$3,000 median) and only about one in five (21%) offer an estimate within $\pm 20\%$ of the national average cost.¹ Moreover, 66% either estimate too low or “don’t know” how much nursing homes cost on a monthly basis.
- Monthly assisted living: The estimated median national cost of assisted-living is \$2,000 - \$2,500 per month (individual average state costs are not available). Californians estimate, on average, that private pay monthly costs are \$2,900 (or \$2,500 median) and only 37% offer an estimate within $\pm 20\%$ of the estimated median national cost. The balance offer estimates that are either too high (23%) or too low (17%), or say they “don’t know” (22%).
- In-home visit from a skilled nurse in California averages \$68.05 (one hour); about one in five (18%) says he or she “doesn’t know” how much such a visit would cost.²
- In-home visit from a home aide in California averages \$41.59 (two hour minimum). One in six Californians (16%) says he or she “doesn’t know” how much such a visit would cost.²

¹ During a telephone conversation the week of November 15, 2001, Lora Connolly, Assistant Secretary of the California Department of Health and Human Services estimated the monthly cost of a nursing home in California to be \$3,000-\$4,000.

² California is the only state we oversampled that specifies the length of an in-home visit by a skilled nurse and aide.

**Estimated Costs of Long-Term Care Services
(California)**

Base: Total respondents

	Monthly Nursing home <u>stay</u> (400)	Monthly assisted living <u>stay</u> (400)	In-home visit by skilled <u>nurse</u> (400)	In-home visit by home <u>aide</u> (400)
(Unweighted base)				
Actual (1 hr. for nurse; 2 hrs. for aide)	\$4.7K	\$2-2.5K	\$68.05	\$41.59
Total cost (mean estimate; 4-hour visit by nurse/aide)	\$3.8K	\$2.9K	\$264	\$178
Total cost (median estimate; 4-hour visit by nurse/aide)	\$3.0K	\$2.5K	\$145	\$95
Estimate w/in $\pm 20\%$ of actual cost	21%	37%	NA	NA
Too high	12%	23%	NA	NA
Too low	52%	17%	NA	NA
Don't know	14%	22%	18%	16%

"Now please tell me, based on your experience or your best estimate, how much you believe staying in a nursing home in your area would cost if you had to pay the entire cost all by yourself. You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer." (Q.4a)

"And again based on your experience or best estimate, how much do you believe staying in an assisted living residence would cost in your area if you had to pay the entire cost all by yourself? You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer." (Q.5a)

"And how much do you think it would cost in your area for a 4-hour home visit from a skilled nurse if you had to pay the entire cost all by yourself?" (Q.6a)

"And again, how much do you think it would cost in your area for a 4-hour home visit from an aide to help with such things as bathing, dressing, and the like, if you had to pay the entire cost all by yourself?" (Q.7a)

Knowledge of Funding Sources

California residents (45-plus) were also asked whether or not they know what kinds of government benefits programs could help pay for long-term care.

Nursing home care

- Medicare: Over half (58%) incorrectly believe Medicare will pay for a long-term nursing home stay. In reality, Medicare coverage is limited to skilled nursing care for a maximum of 100 days.
- Medi-Cal: Six in ten (60%) correctly understand that Medi-Cal, under certain circumstances, will pay for a nursing home stay.
- Medigap or Medicare Supplemental Insurance: Californians are less sure about this program, with 41% saying it will pay for a nursing home. In reality, Medigap coverage is limited in scope and always ends when Medicare coverage ends. Thus, by definition it does not cover a long-term nursing-home stay.

Assisted living

- Medicare: Close to half (45%) incorrectly believe Medicare will pay for assisted living residence care, even though it does not cover assisted living.
- Medi-Cal: About half (51%) believe Medi-Cal will defray costs. California has no Medicaid coverage for assisted living at this time. However, recently passed legislation provides for a demonstration project to test the effectiveness of this type of reimbursement.
- Medigap or Medicare Supplemental Insurance: Close to half (44%) believe assisted living is covered by Medigap/Medicare Supplemental Insurance—it does not, in any state.

Visits from a skilled nurse

- Medicare: Over half (59%) correctly believe Medicare will pay for a skilled nurse home visit. So long as certain requirements are met, Medicare does help pay for this kind of care.
- Medi-Cal: Six in ten (59%) say, correctly, that Medi-Cal will cover such costs.
- Medigap or Medicare Supplemental Insurance: Half (52%) of Californians say Medigap/Medicare Supplemental Insurance will pay for a skilled nurse visit, but in most situations it will not.

Visits from a home care aide

- Medicare: About half (53%) believe Medicare will pay for a visit from a home care aide. It will, but only in cases where such a visit is medically necessary.
- Medi-Cal: Over half (55%) believe Medi-Cal will cover the costs of a home aide, which is true so long as the beneficiary meets certain stringent criteria, including needing nursing home care. However, the reality is that most states have waiting lists for such services.
- Medigap or Medicare Supplemental Insurance: Half (48%) believe Medigap/Medicare Supplemental Insurance covers home aide visits, which, in many situations, is correct.

**Knowledge of Funding Sources
(California)**

Base: Total respondents

(Unweighted base)	Monthly Nursing home <u>stay</u> (400) %	Monthly assisted living <u>stay</u> (400) %	4-hour visit by skilled <u>nurse</u> (400) %	4-hour visit by home <u>aide</u> (400) %
<u>Medicare</u>				
Will pay	58	45	59	53
Will not pay	31	38	23	30
Don't know	10	15	16	16
<u>Medi-Cal</u>				
Will pay	60	51	59	55
Will not pay	23	27	21	27
Don't know	16	21	18	17
<u>Medigap or Medicare supplemental insurance</u>				
Will pay	46	44	52	48
Will not pay	31	27	21	25
Don't know	21	27	25	25

"Thinking of how a long-term care stay in a nursing home might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15a)

"Thinking of how a long-term care stay in an assisted living residence might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15b)

"Thinking of how home visits from a skilled nurse might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15c)

"Thinking of how home visits from an aide might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15d)

VII. Focus on Florida

Estimated Costs for Long-Term Care Services

Floridians ages 45-plus, like the national sample, were asked to estimate the costs of long-term care services. Their responses were compared to the national average for nursing homes, the estimated median national cost of assisted living, and to state rates for in-home services. On balance, they are not more or less knowledgeable about such costs than the rest of the country:

- Nursing home care: The national average monthly cost (private pay) is \$4,654. Floridians estimate, on average, that private pay monthly costs are \$3,600 (or \$3,000 median) and only 15% offer an estimate within $\pm 20\%$ of the national average cost. Moreover, 75% either estimate too low or “don’t know” how much nursing homes cost on a monthly basis.
- Monthly assisted living: The estimated median national cost of assisted-living is \$2,000 - \$2,500 per month (individual average state costs are not available). Floridians estimate, on average, that private pay monthly costs are \$2,800 (or \$2,500 median) and only 29% offer an estimate within $\pm 20\%$ of the estimated median national cost. The balance offer estimates that are either too high (24%) or too low (21%), or say they “don’t know” (27%).
- In-home visit by a skilled nurse in Florida averages \$31. About one in five Floridians (22%) says he or she “doesn’t know” how much such visits cost.
- In-home visit by a home aide in Florida averages \$17.46. Nearly one in four Floridians (22%) “doesn’t know” how much such a visit would cost.

**Estimated Costs of Long-Term Care Services
(Florida)**

Base: Total respondents

	Monthly Nursing home <u>stay</u> (400)	Monthly assisted living <u>stay</u> (400)	In-home visit by skilled <u>nurse</u> (400)	In-home visit by home <u>aide</u> (400)
(Unweighted base)				
Actual (1 hr. for nurse; 2 hrs. for aide)	\$4.7K	\$2-2.5K	\$31.04	\$17.46
Total cost (mean estimate; 4-hour visit by nurse/aide)	\$3.6K	\$2.8K	\$248	\$156
Total cost (median estimate; 4-hour visit by nurse/aide)	\$3.0K	\$2.5K	\$111	\$96
Estimate w/in $\pm 20\%$ of actual cost	15%	29%	NA	NA
Too high	10%	24%	NA	NA
Too low	54%	21%	NA	NA
Don't know	21%	27%	22%	22%

"Now please tell me, based on your experience or your best estimate, how much you believe staying in a nursing home in your area would cost if you had to pay the entire cost all by yourself. You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer." (Q.4a)

"And again based on your experience or best estimate, how much do you believe staying in an assisted living residence would cost in your area if you had to pay the entire cost all by yourself? You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer." (Q.5a)

"And how much do you think it would cost in your area for a 4-hour home visit from a skilled nurse if you had to pay the entire cost all by yourself?" (Q.6a)

"And again, how much do you think it would cost in your area for a 4-hour home visit from an aide to help with such things as bathing, dressing, and the like, if you had to pay the entire cost all by yourself?" (Q.7a)

Knowledge of Funding Sources

Florida residents (45-plus) were also probed further to determine their knowledge of which government benefits programs would help pay for long-term care.

Nursing home care

- Medicare: About half (52%) incorrectly believe Medicare will pay for a long-term nursing home stay. In reality, Medicare coverage is limited to skilled nursing care for a maximum of 100 days.
- Medicaid: Six in ten (60%) correctly understand that Medicaid, under certain circumstances, will pay for a nursing home stay.
- Medigap or Medicare Supplemental Insurance: About half (54%) are aware that these programs will pay for a nursing home. In reality, Medigap coverage is limited in scope and always ends when Medicare coverage ends. Thus, by definition it does not cover a long-term nursing-home stay.

Assisted living

- Medicare: About half (49%) incorrectly believe Medicare will pay for assisted living residence care, even though it does not cover assisted living.
- Medicaid: About half (49%) believe Medicaid will defray costs, which it does so long as stringent requirements are met.
- Medigap or Medicare Supplemental Insurance: Half (50%) also incorrectly believe assisted living is covered by Medigap/Medicare Supplemental Insurance—it does not, in any state.

Visits from a skilled nurse

- Medicare: Two Floridians in three (67%) correctly believe Medicare will pay for a skilled nurse home visit. So long as certain requirements are met, Medicare does help pay for this kind of care.
- Medicaid: Six in ten (61%) say, correctly, that Medicaid will cover such costs.
- Medigap or Medicare Supplemental Insurance: Two-thirds (63%) also believe Medigap/Medicare Supplemental Insurance will pay for a skilled nurse visit, but in most situations it will not.

Visits from a home care aide

- Medicare: Six in ten (62%) believe Medicare will pay for a visit from a home care aide. It will, but only in cases where such a visit is medically necessary.
- Medicaid: Six in ten (60%) believe Medicaid will cover the costs of a home aide, which is true so long as the beneficiary meets certain stringent criteria, including needing nursing home care. However, the reality is that most states have waiting lists for such services.
- Medigap or Medicare Supplemental Insurance: Over half (56%) believe Medigap/Medicare Supplemental Insurance covers home aide visits, which, in many situations, is correct.

**Knowledge of Funding Sources
(Florida)**

Base: Total respondents

	Monthly Nursing home <u>stay</u> (400) %	Monthly assisted living <u>stay</u> (400) %	4-hour visit by skilled <u>nurse</u> (400) %	4-hour visit by home <u>aide</u> (400) %
<u>Medicare</u>				
Will pay	52	49	67	62
Will not pay	34	35	20	25
Don't know	13	16	13	13
<u>Medicaid</u>				
Will pay	60	49	61	60
Will not pay	22	30	22	24
Don't know	18	21	16	16
<u>Medigap or Medicare supplemental insurance</u>				
Will pay	54	50	63	56
Will not pay	24	28	16	21
Don't know	22	23	21	22

"Thinking of how a long-term care stay in a nursing home might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15a)

"Thinking of how a long-term care stay in an assisted living residence might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15b)

"Thinking of how home visits from a skilled nurse might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15c)

"Thinking of how home visits from an aide might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15d)

VIII. Focus on New Mexico

Estimated Costs for Long-Term Care Services

Residents of New Mexico ages 45-plus, like the national sample, were asked to estimate the costs of a variety of long-term care services. Their responses were compared to the national average for nursing homes, the estimated median national cost of assisted living, and to state rates for in-home care. The results show that people in New Mexico are generally not more or less knowledgeable about such long-term care service costs than the rest of the country:

- Nursing home care: The national average monthly cost (private pay) is \$4,654. New Mexicans estimate, on average, that private pay monthly costs are \$3,600 (or \$3,000 median) and only 13% offer an estimate within $\pm 20\%$ of the national average cost. Moreover, 79% either estimate too low or “don’t know” how much nursing homes cost on a monthly basis.
- Monthly assisted living: The estimated median national cost of assisted-living is \$2,000 - \$2,500 per month (individual average state costs are not available). New Mexicans estimate, on average, that private pay monthly costs are \$2,700 (or \$2,200 median) and only 33% offer an estimate within $\pm 20\%$ of the estimated median national cost. The balance offer estimates that are either too high (17%) or too low (18%), or say they “don’t know” (31%).
- In-home visit from a skilled nurse in New Mexico averages \$62.16. One in four (25%) says he or she “doesn’t know” how much an in-home visit by a skilled nurse costs.¹
- In-home visit from an aide in New Mexico averages \$62.16. About one in four (24%) says he or she “doesn’t know” how much an in-home visit by an aide costs.²

¹In New Mexico, the rate of an In-home visit by a skilled nurse and an aide are the same because New Mexico does not separate the cost by type of caregiver.

² The executive director of the Health Care Association estimates the cost of an In-home visit by an aide to be between \$16.00-\$20.00.

**Estimated Costs of Long-Term Care Services
(New Mexico)**

Base: Total respondents

	Monthly Nursing home <u>stay</u> (400)	Monthly assisted living <u>stay</u> (400)	In-home visit by skilled <u>nurse</u> (400)	In-home visit by home <u>aide</u> (400)
(Unweighted base)				
Actual (1 hr. for nurse; 2 hrs. for aide)	\$4.7K	\$2-2.5K	\$62.16	\$62.16
Total cost (mean estimate; 4-hour visit by nurse/aide)	\$3.6K	\$2.7K	\$238	\$155
Total cost (median estimate; 4-hour visit by nurse/aide)	\$3.0K	\$2.2K	\$102	\$76
Estimate w/in $\pm 20\%$ of actual cost	13%	33%	NA	NA
Too high	8%	17%	NA	NA
Too low	54%	18%	NA	NA
Don't know	25%	31%	25%	24%

"Now please tell me, based on your experience or your best estimate, how much you believe staying in a nursing home in your area would cost if you had to pay the entire cost all by yourself. You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer." (Q.4a)

"And again based on your experience or best estimate, how much do you believe staying in an assisted living residence would cost in your area if you had to pay the entire cost all by yourself? You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer." (Q.5a)

"And how much do you think it would cost in your area for a 4-hour home visit from a skilled nurse if you had to pay the entire cost all by yourself?" (Q.6a)

"And again, how much do you think it would cost in your area for a 4-hour home visit from an aide to help with such things as bathing, dressing, and the like, if you had to pay the entire cost all by yourself?" (Q.7a)

Knowledge of Funding Sources

Residents of New Mexico (45-plus) were also asked whether or not they know what kinds of government benefits programs would help pay for long-term care.

Nursing home care

- Medicare: Over half (57%) incorrectly believe Medicare will pay for a long-term nursing home stay. In reality, Medicare coverage is limited to skilled nursing care for a maximum of 100 days.
- Medicaid: 56% correctly understand that Medicaid, under certain circumstances, will pay for a nursing home stay.
- Medigap or Medicare Supplemental Insurance: About half (52%) are aware that these programs will pay for a nursing home. In reality, Medigap coverage is limited in scope and always ends when Medicare coverage ends. Thus, by definition it does not cover a long-term nursing-home stay.

Assisted living

- Medicare: About half (46%) incorrectly believe Medicare will pay for assisted living residence care, even though it does not cover assisted living.
- Medicaid: About half (47%) believe Medicaid will defray costs, which it does so long as stringent requirements are met.
- Medigap or Medicare Supplemental Insurance: 43% also incorrectly believe assisted living is covered by Medigap/Medicare Supplemental Insurance—it does not, in any state.

Visits from a skilled nurse

- Medicare: Six in ten (61%) correctly believe Medicare will pay for a skilled nurse home visit. So long as certain requirements are met, Medicare does help pay for this kind of care.
- Medicaid: Six in ten (59%) say, correctly, that Medicaid will cover such costs.
- Medigap or Medicare Supplemental Insurance: About half (53%) also believe Medigap/Medicare Supplemental Insurance will pay for a skilled nurse visit, but in most situations it will not.

Visits from a home care aide

- Medicare: About half (54%) believe Medicare will pay for a visit from a home care aide. It will, but only in cases where such a visit is medically necessary.
- Medicaid: About half (54%) believe Medicaid will cover the costs of a home aide, which is true so long as the beneficiary meets certain stringent criteria, including needing nursing home care. However, the reality is that most states have waiting lists for such services.
- Medigap or Medicare Supplemental Insurance: 49% believe Medigap/Medicare Supplemental Insurance covers home aide visits, which, in many situations, is correct.

**Knowledge of Funding Sources
(New Mexico)**

Base: Total respondents

	Monthly Nursing home <u>stay</u> (400) %	Monthly assisted living <u>stay</u> (400) %	4-hour visit by skilled <u>nurse</u> (400) %	4-hour visit by home <u>aide</u> (400) %
<u>Medicare</u>				
Will pay	57	46	61	54
Will not pay	29	33	21	26
Don't know	13	21	18	20
<u>Medicaid</u>				
Will pay	56	47	59	54
Will not pay	25	27	18	25
Don't know	18	26	23	21
<u>Medigap or Medicare supplemental insurance</u>				
Will pay	52	43	53	49
Will not pay	25	26	14	21
Don't know	23	31	33	30

"Thinking of how a long-term care stay in a nursing home might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15a)

"Thinking of how a long-term care stay in an assisted living residence might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15b)

"Thinking of how home visits from a skilled nurse might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15c)

"Thinking of how home visits from an aide might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15d)

IX. Focus on Washington

Estimated Costs for Long-Term Care Services

Residents of Washington ages 45-plus, like the national sample, were asked to estimate the costs of a variety of long-term care services. Their responses were compared to the national average for nursing homes, the estimated median national cost of assisted living, and to state rates of in-home care.

- Nursing home care: The national average monthly cost (private pay) is \$4,654. Washington residents estimate, on average, that private pay monthly costs are \$3,700 (or \$3,200 median) and only 21% offer an estimate within $\pm 20\%$ of the national average cost.¹ Moreover, 71% either estimate too low or “don’t know” how much nursing homes cost on a monthly basis.
- Monthly assisted living: The estimated median national cost of assisted-living is \$2,000 - \$2,500 per month (individual average state costs are not available). Washington residents estimate, on average, that private pay monthly costs are \$2,700 (or \$2,300 median) and only 31% offer an estimate within $\pm 20\%$ of the estimated median national cost. The balance offer estimates that are either too high (19%) or too low (19%), or say they “don’t know” (32%).
- In-home visit by a skilled nurse in Washington averages \$84.20. One in five (20%) does not offer an estimate.
- In-home visit by a home aide in Washington averages \$45.30. Nearly one in four Washingtonians (22%) says he or she “doesn’t know” how much such a visit would cost.

¹ The Washington State Aging and Adult Services Administration and the Washington State Department of Social and Health Services, Medical Assistance Professional Rates Section estimates the monthly cost of a nursing home in their state is \$4,300, the cost of an In-home visit by a skilled nurse is \$84.20, and the cost of an In-home visit by an aide is \$45.30.

**Estimated Costs of Long-Term Care Services
(Washington)**

Base: Total respondents

	Monthly Nursing home <u>stay</u> (400)	Monthly assisted living <u>stay</u> (400)	In-home visit by skilled <u>nurse</u> (400)	In-home visit by home <u>aide</u> (400)
(Unweighted base)				
Actual (1 hr for nurse; 2 hrs. for aide)	\$4.7K	\$2-2.5K	\$84.20	\$45.30
Total cost (mean estimate; 4-hour visit by nurse/aide)	\$3.7K	\$2.7K	\$240	\$156
Total cost (median estimate; 4-hour visit by nurse/aide)	\$3.2K	\$2.3K	\$108	\$82
Estimate w/in $\pm 20\%$ of actual cost	21%	31%	NA	NA
Too high	9%	19%	NA	NA
Too low	50%	19%	NA	NA
Don't know	21%	32%	20%	22%

"Now please tell me, based on your experience or your best estimate, how much you believe staying in a nursing home in your area would cost if you had to pay the entire cost all by yourself. You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer." (Q.4a)

"And again based on your experience or best estimate, how much do you believe staying in an assisted living residence would cost in your area if you had to pay the entire cost all by yourself? You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer." (Q.5a)

"And how much do you think it would cost in your area for a 4-hour home visit from a skilled nurse if you had to pay the entire cost all by yourself?" (Q.6a)

"And again, how much do you think it would cost in your area for a 4-hour home visit from an aide to help with such things as bathing, dressing, and the like, if you had to pay the entire cost all by yourself?" (Q.7a)

Knowledge of Funding Sources

Residents of Washington (45-plus) were further probed to determine whether or not they know what kinds of government benefits programs could help pay for long-term care.

Nursing home care

- Medicare: Over half (59%) incorrectly believe Medicare will pay for a long-term nursing home stay. In reality, Medicare coverage is limited to skilled nursing care for a maximum of 100 days.
- Medicaid: 56% correctly understand that Medicaid, under certain circumstances, will pay for a nursing home stay.
- Medigap or Medicare Supplemental Insurance: About half (53%) think that these programs will pay for a nursing home. In reality, Medigap coverage is limited in scope and always ends when Medicare coverage ends. Thus, by definition it does not cover a long-term nursing-home stay.

Assisted living

- Medicare: About four in ten (43%) incorrectly believe Medicare will pay for assisted living residence care, even though it does not cover assisted living.
- Medicaid: About four in ten (43%) believe Medicaid will defray costs, which it does so long as stringent requirements are met.
- Medigap or Medicare Supplemental Insurance: 39% also incorrectly believe assisted living is covered by Medigap/Medicare Supplemental Insurance—it does not, in any state.

Visits from a skilled nurse

- Medicare: About two in three (63%) correctly believe Medicare will pay for a skilled nurse home visit. So long as certain requirements are met, Medicare does help pay for this kind of care.
- Medicaid: About half (54%) say, correctly, that Medicaid will cover such costs.
- Medigap or Medicare Supplemental Insurance: About half (54%) also believe Medigap/Medicare Supplemental Insurance will pay for a skilled nurse visit, but in most situations it will not.

Visits from a home care aide

- Medicare: Half (50%) believe Medicare will pay for a visit from a home care aide. It will, but only in cases where such a visit is medically necessary.
- Medicaid: Half (51%) believe Medicaid will cover the costs of a home aide, which is true so long as the beneficiary meets certain stringent criteria, including needing nursing home care. However, the reality is that most states have waiting lists for such services.
- Medigap or Medicare Supplemental Insurance: 48% believe Medigap/Medicare Supplemental Insurance covers home aide visits, which, in many situations, is correct.

**Knowledge of Funding Sources
(Washington)**

Base: Total respondents

	Monthly Nursing home <u>stay</u> (400) %	Monthly assisted living <u>stay</u> (400) %	4-hour visit by skilled <u>nurse</u> (400) %	4-hour visit by home <u>aide</u> (400) %
<u>Medicare</u>				
Will pay	59	43	63	50
Will not pay	27	37	20	31
Don't know	13	20	17	18
<u>Medicaid</u>				
Will pay	56	43	54	51
Will not pay	22	30	20	24
Don't know	22	27	26	25
<u>Medigap or Medicare supplemental insurance</u>				
Will pay	53	39	54	48
Will not pay	26	32	20	25
Don't know	21	29	25	26

"Thinking of how a long-term care stay in a nursing home might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15a)

"Thinking of how a long-term care stay in an assisted living residence might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15b)

"Thinking of how home visits from a skilled nurse might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15c)

"Thinking of how home visits from an aide might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15d)

X. Focus on Wisconsin

Estimated Costs for Long-Term Care Services

Residents of Wisconsin ages 45-plus, like the national sample, were asked to estimate the costs of various long-term care services. Their responses were compared to the national average for nursing homes, the estimated median national cost of assisted living, and to state rates for in-home care.

- Nursing home care: The national average monthly cost (private pay) is \$4,654. Wisconsinites estimate, on average, that private pay monthly costs are \$3,800 (or \$3,400 median) and only 20% offer an estimate within $\pm 20\%$ of the national average cost. Moreover, 68% either estimate too low or “don’t know” how much nursing homes cost on a monthly basis.
- Monthly assisted living: The estimated median national cost of assisted-living is \$2,000 - \$2,500 per month (individual average state costs are not available). Wisconsin residents estimate, on average, that private pay monthly costs are \$2,700 (or \$2,000 median) and only 29% offer an estimate within $\pm 20\%$ of the estimated median national cost. The balance offer estimates that are either too high (18%) or too low (22%), or say they “don’t know” (31%).
- In-home visit from a skilled nurse in Wisconsin averages \$78.50. One in four (23%) says he or she “doesn’t know” how much such care costs.
- In-home visit from a home aide in Wisconsin averages \$37. About one quarter (24%) say they “don’t know” how much such a visit would cost.

**Estimated Costs of Long-Term Care Services
(Wisconsin)**

Base: Total respondents

	Monthly Nursing home <u>stay</u> (400)	Monthly assisted living <u>stay</u> (400)	In-home visit by skilled <u>nurse</u> (400)	In-home visit by home <u>aide</u> (400)
(Unweighted base)				
Actual	\$4.7K	\$2-2.5K	\$78.50	\$37
Total cost (mean estimate; 4-hour visit by a nurse/aide)	\$3.8K	\$2.7K	\$193	\$129
Total cost (median estimate; 4-hour visit by nurse/aide)	\$3.4K	\$2.0K	\$105	\$76
Estimate w/in $\pm 20\%$ of actual cost	20%	29%	NA	NA
Too high	11%	18%	NA	NA
Too low	46%	22%	NA	NA
Don't know	22%	31%	23%	24%

"Now please tell me, based on your experience or your best estimate, how much you believe staying in a nursing home in your area would cost if you had to pay the entire cost all by yourself. You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer." (Q.4a)

"And again based on your experience or best estimate, how much do you believe staying in an assisted living residence would cost in your area if you had to pay the entire cost all by yourself? You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer." (Q.5a)

"And how much do you think it would cost in your area for a 4-hour home visit from a skilled nurse if you had to pay the entire cost all by yourself?" (Q.6a)

"And again, how much do you think it would cost in your area for a 4-hour home visit from an aide to help with such things as bathing, dressing, and the like, if you had to pay the entire cost all by yourself?" (Q.7a)

Knowledge of Funding Sources

Wisconsin residents (45-plus) were also probed further to determine their knowledge of which government benefits programs would help pay for long-term care.

Nursing home care

- Medicare: Over half (61%) incorrectly believe Medicare will pay for a long-term nursing home stay. In reality, Medicare coverage is limited to skilled nursing care for a maximum of 100 days.
- Medicaid: 54% correctly understand that Medicaid, under certain circumstances, will pay for a nursing home stay.
- Medigap or Medicare Supplemental Insurance: About half (48%) are aware that these programs will pay for a nursing home. In reality, Medigap coverage is limited in scope and always ends when Medicare coverage ends. Thus, by definition it does not cover a long-term nursing-home stay.

Assisted living

- Medicare: 44% incorrectly believe Medicare will pay for assisted living residence care, even though it does not cover assisted living.
- Medicaid: About four in ten (41%) believe Medicaid will defray costs, which it does so long as stringent requirements are met.
- Medigap or Medicare Supplemental Insurance: 43% also incorrectly believe assisted living is covered by Medigap/Medicare Supplemental Insurance—it does not, in any state.

Visits from a skilled nurse

- Medicare: Over half (56%) correctly believe Medicare will pay for a skilled nurse home visit. So long as certain requirements are met, Medicare does help pay for this kind of care.
- Medicaid: Almost half (45%) say, correctly, that Medicaid will cover such costs.
- Medigap or Medicare Supplemental Insurance: Over half (55%) also believe Medigap/Medicare Supplemental Insurance will pay for a skilled nurse visit. In Wisconsin, home health-care benefits are included as part of the basic plan and cover 40 visits in addition to those covered by Medicare.

Visits from a home care aide

- Medicare: About half (52%) believe Medicare will pay for a visit from a home care aide. It will, but only in cases where such a visit is medically necessary.
- Medicaid: Half (52%) believe Medicaid will cover the costs of a home aide, which is true so long as the beneficiary meets certain stringent criteria, including needing nursing home care. However, the reality is that most states have waiting lists for such services.
- Medigap or Medicare Supplemental Insurance: 52% also believe Medigap/Medicare Supplemental Insurance covers home aide visits, which, in many situations, is correct.

**Knowledge of Funding Sources
(Wisconsin)**

Base: Total respondents

	Monthly Nursing home <u>stay</u> (400) %	Monthly assisted living <u>stay</u> (400) %	4-hour visit by skilled <u>nurse</u> (400) %	4-hour visit by home <u>aide</u> (400) %
<u>Medicare</u>				
Will pay	61	44	56	52
Will not pay	27	37	23	25
Don't know	12	18	21	23
<u>Medicaid</u>				
Will pay	54	41	45	52
Will not pay	20	31	24	25
Don't know	25	27	31	33
<u>Medigap or Medicare supplemental insurance</u>				
Will pay	48	43	55	52
Will not pay	27	31	20	21
Don't know	25	26	25	27

"Thinking of how a long-term care stay in a nursing home might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (15a)

"Thinking of how a long-term care stay in an assisted living residence might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (15b)

"Thinking of how home visits from a skilled nurse might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (15c)

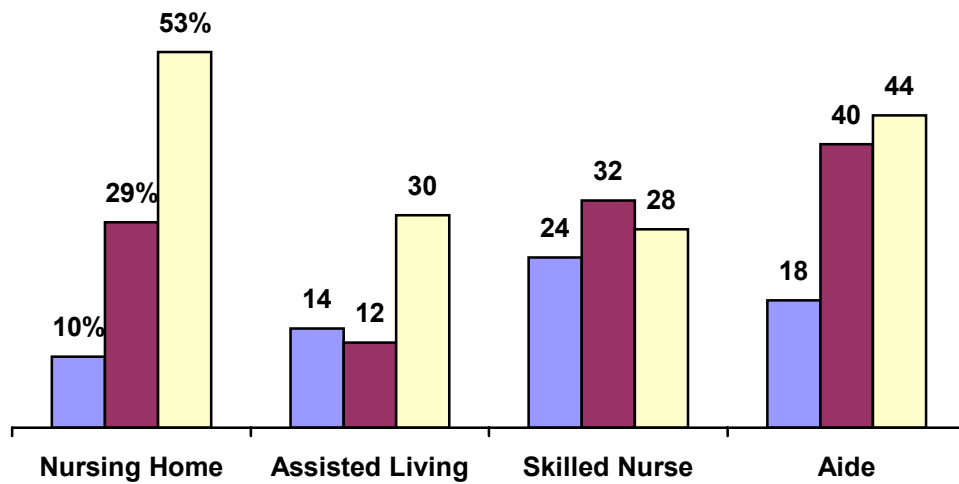
"Thinking of how home visits from an aide might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (15d)

Appendices

Closest Person Who Has Personal Experience With Long-Term Care

Base: Have had long-term care

■ Self (N = 83) ■ Spouse/partner (N = 80) ■ Other family/friend (N = 874)



Qs. 10a-12c

Demography

(Unweighted base)	<u>Total %</u> (weighted)	<u>Total N</u> (unweighted)
Total	100%	1,800
<u>Gender</u>		
Male	46	742
Female	54	1,058
<u>Age</u>		
45-54	34	661
55-64	25	472
65+	36	598
<u>Region</u>		
Northeast	20	344
Midwest	23	522
South	36	601
West	21	333
<u>Ethnicity</u>		
White	79	1,444
African-American	7	142
Hispanic	5	81
<u>Annual Household Income</u>		
LT \$10K	7	124
\$10K-LT \$30K	22	384
\$30K-LT \$50K	20	350
\$50K-LT \$75K	13	243
\$75K-LT \$100K	6	124
\$100K+	6	133

**Demography
(Cont'd.)**

(Unweighted base)	<u>Total %</u> (weighted)	<u>Total N</u> (unweighted)
<u>Education</u>		
LT HS Grad	15	213
HS Grad	37	523
Some College/vocational	19	417
College Grad	17	370
Post-graduate	9	240

LTC AWARENESS STUDY—POSTED QUESTIONNAIRE

Respondent Name: _____	
Interviewer Name: _____	
Phone #: _____	
Date: _____	Time Started: _____
	Time Ended: _____

Hello, my name is _____. I'm calling from Roper Starch Worldwide, a public opinion research company. We are conducting a survey about things that are happening in the country today.

AS NECESSARY:

- Your answers to this survey are completely confidential.
- We are a research company and we don't sell anything. No one will ever try to sell you something as a result of this survey.
- The survey should take about 15 or 20 minutes.

A. Our study requires that I speak to one particular person in your household. To know who that person is, I need to know how many people in your household are between the ages of 18 and 44?

[ENTER #:] _____

DON'T KNOW/REFUSED 97 (THANK AND TERMINATE)

B. And how many are 45 years of age or older?

[ENTER #:] _____

(IF ONE GO TO C.
IF MORE THAN ONE GO TO D)

None 0 (THANK AND TERMINATE)

DON'T KNOW/REFUSED 97 (THANK AND TERMINATE)

C. (IF ONE PERSON 45 OR OLDER IN S2) May I speak with that person?

RESPONDENT IS ON PHONE 1 (CONTINUE)
SOMEONE ELSE 2 (REPEAT INTRODUCTION
AND THEN GO TO E)

D. (IF MORE THAN ONE PERSON 45 OR OLDER IN B. CATI TO RANDOMLY ASK
1 OR 2]

1. May I speak with a man age 45 or older who is at home now? (IF NO MAN, ASK
TO SPEAK WITH A WOMAN 45 OR OLDER)
2. May I speak with a man age 45 or older who is at home now? (IF NO MAN, ASK
TO SPEAK WITH A WOMAN 45 OR OLDER)

RESPONDENT IS ON PHONE 1 (CONTINUE)
SOMEONE ELSE 2 (REPEAT INTRODUCTION
AND THEN ASK E)

E. CONFIRM: Are you 45 years of age or older?

YES 1 (CONTINUE)
NO 2 (REPEAT A)

S1. For classification purposes, please tell me which of the following describe you.
[READ EACH ITEM. ACCEPT MULTIPLE RESPONSES.]

Married 66%
Living with a steady partner, but not married 3
Have a steady partner, but don't live with him/her 2
Single without a steady partner 7
Divorced 8
Separated 2
Widowed 13
[DO NOT READ] Refused 1
[DO NOT READ] Don't know *

S2. [IF NOT MARRIED/LIVING WITH PARTNER IN S4, ASK:] And again for classification purposes, are either of your parents living? [READ EACH ITEM. ACCEPT ONE RESPONSE.]

Based on those “not married/living with a partner” (n=739)

Yes.....32%
 No..... 67
 Refused..... 1
 Don't know..... -

S3. [IF MARRIED/LIVING WITH PARTNER IN S4, ASK:] And are either your or your spouse's or partner's parents living? [READ EACH ITEM. ACCEPT ONE RESPONSE.]

Based on those “married/living with a partner” (n=1061)

Yes.....58%
 No..... 42
 Refused..... -
 Don't know..... -

S4. How many children, if any, do you have, either living with you or out on their own?

None 14%
 One 13
 Two..... 29
 Three..... 20
 Four 10
 Five or more 14
 Refused..... *
 Don't know..... -

Mean # of children 2.6
 Median # of children 2.3

S5. [RECORD RESPONDENT'S GENDER:]

Male.....46%
 Female..... 54

1. Generally speaking, how closely do you follow the health-care issues that face our country in the news and through other sources? Would you say you follow such issues closely, a moderate amount, or not very closely?

Closely.....	39%
Moderate amount.....	46
Not very closely.....	14
Refused.....	*
Don't know.....	1

2. I'd like you to think for a moment about long-term care and anything you might know about either through personal experience or something you heard or read. How would you describe long-term care in your own words, as you understand it? There are no right or wrong answers. (OPEN-END; RECORD VERBATIM. PROBE:) Anything else come to mind?

TOP MENTIONS SHOWN

Care given because you are incapable/too ill to care for yourself.....	18%
Nursing home care.....	15
Expensive.....	9
Provides care for the elderly.....	7
Long term care is inadequate/needs improvement.....	6
Good/okay.....	5
On-going care/care until deceased.....	4
Insurance that covers long term care (no mention of nursing home care).....	3
A place/facility you can go to that takes care of your needs.....	3
Long term home care.....	3
It is a necessity/important.....	3
Had/have relative/friend in a long term care facility.....	3
Dreadful/sad/degrading.....	2
Care given by someone other than family member in your home.....	2
Assisted living.....	2
Care over a specific period of time.....	2
Hope I'll never need long term care.....	2
Long term can vary/be good or bad.....	2
Depend on financial status/if you have the money to pay for it.....	2
Don't know.....	8

3. Based on your experience or anything you might have heard or read, how familiar would you say you are with long-term care services currently available? Are you very familiar, somewhat familiar, not very familiar, or not at all familiar?

Very familiar	21%
Somewhat familiar	39
Not very familiar	25
Not at all familiar	14
Refused.....	*
Don't know.....	1

[3a—VERSION Y]

- 3a. How strongly do you agree with the following statement: “In my opinion, an assisted living facility is just the same as a nursing home.”

Drop Base (n=1027)

Strongly agree.....	8%
Somewhat agree	24
Somewhat disagree.....	25
Strongly disagree.....	34
(VOL.) Refused.....	*
(VOL.) Don't know.....	9

[INTERVIEWER READ:]

For the purposes of this survey, when I refer to “long-term care” I mean care provided on a regular basis for three months or more for age related or other chronic conditions. I am going to read some examples of long-term care, just so we are talking about the same thing in these next questions.

First, long-term care may mean that someone comes to your home for a few hours each day to help with daily activities or personal care tasks, such as using the telephone, paying bills, shopping, driving, doing housework, preparing meals, bathing, dressing, using the toilet, getting in or out of a bed or chair, walking, or eating.

Long-term care can also mean home visits from a nurse, physical therapist, or some other health professional who provides skilled services such as physical rehabilitation and blood pressure monitoring.

It can also mean living in an assisted living facility where aides are available to help you with some personal care tasks or with medications.

And it can mean living in a nursing home where aides and nurses both take care of you, as do other health professionals who provide skilled services such as physical rehabilitation.

- 4a. Now please tell me, based on your experience or your best estimate, how much you believe staying in a nursing home in your area would cost if you had to pay the entire cost all by yourself. You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.

Median Monthly Cost..... \$2,993

[4b—VERSION X]

4b. And what do you base your estimate on? (READ EACH ITEM. ACCEPT MULTIPLE RESPONSES.) Do you base it on...

Drop Base (n=814)

Personal experience.....	32%
Newspapers, magazines, radio or television	10
The Internet	1
Friends or family	39
A health-care professional.....	6
Insurance company representative or literature.....	6
Something you learned through your job	6
Other source	7
Just a hunch	19
(VOL.) Refused.....	*
(VOL.) Don't know.....	1

5a. And again based on your experience or best estimate, how much do you believe staying in an assisted living residence would cost in your area if you had to pay the entire cost all by yourself? You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.

Median Monthly Cost..... \$2,259

[5b—VERSION X]

5b. And what do you base your estimate on? (READ ONLY IF NECESSARY. ACCEPT MULTIPLE RESPONSES.)

Drop Base (n=682)

Personal experience.....	24%
Newspapers, magazines, radio or television	7
The Internet	*
Friends or family	29
A health-care professional.....	4
Insurance company representative or literature.....	3
Something you learned through your job	3
Other source	8
Just a hunch	32
(VOL.) Refused.....	-
(VOL.) Don't know.....	1

- 6a. And how much do you think it would cost in your area for a 4 hour home visit from a skilled nurse if you had to pay the entire cost all by yourself?

Cost for a visit median: \$105

[6b—VERSION X]

- 6b. And what do you base your estimate on? (READ ONLY IF NECESSARY. ACCEPT MULTIPLE RESPONSES.)

Drop Base (n=709)

Personal experience.....	20%
Newspapers, magazines, radio or television	3
The Internet	*
Friends or family	18
A health-care professional.....	6
Insurance company representative or literature	2
Something you learned through your job	4
Other source	6
Just a hunch	47
(VOL.) Refused	*
(VOL.) Don't know	3

- 7a. And again, how much do you think it would cost in your area for a 4 hour home visit from an aide to help with such things as bathing, dressing, and the like, if you had to pay the entire cost all by yourself?

Cost for a visit median: \$78

[7b—VERSION X]

7b. And what do you base your estimate on? (READ ONLY IF NECESSARY. ACCEPT MULTIPLE RESPONSES.)

Drop Base (n=695)

Personal experience.....	20%
Newspapers, magazines, radio or television	4
The Internet	*
Friends or family	16
A health-care professional.....	4
Insurance company representative or literature.....	1
Something you learned through your job	3
Other source	6
Just a hunch	50
(VOL.) Refused.....	-
(VOL.) Don't know.....	1

8. Think for a moment about your current financial situation, any insurance you might have, and any other financial resources at your disposal. Hypothetically speaking, how financially prepared do you feel you are if you or a family member who relies on you financially suddenly required long-term care, starting right now and for an indefinite period of time? Do you feel very financially prepared, fairly prepared, not very prepared, or not at all prepared?

Very prepared	13%
Fairly prepared.....	35
Not very prepared.....	19
Not at all prepared.....	27
(VOL.) Currently receive long-term care	*
Refused.....	2
Don't know.....	3

9. Please tell me whether any close friends or family are currently receiving or at some point in the past received long-term care services for which they have paid at least a portion of the cost. Just as a reminder, when I say long-term care, I mean for three or more months. If an item doesn't apply to you, just let me know. First... (READ EACH ITEM. READ QUESTION STEM ONLY ONCE.)

	<u>Yes, current</u>	<u>Yes, past</u>	<u>No</u>	<u>Doesn't apply</u>	<u>Ref.</u>	<u>DK</u>
[ROTATE:]						
a. A parent or in-law parent.....	9%	24%	60%	4%	*	2%
b. Based on % with spouse or partner (n=1585) Your spouse or partner	2	4	87	6	*	*
c. A grandparent	2	15	73	7	*	3
d. A friend	10	14	68	4	*	3
e. You	2	2	90	5	*	1

10a. (IF RESPONDENT HAS EVER REQUIRED LONG-TERM CARE IN Q.9, ASK:) Have you ever... (READ EACH ITEM.)

<i>Drop Base (n=83)</i>	<u>Yes</u>	<u>No</u>	<u>Ref.</u>	<u>DK</u>
[ROTATE:]				
a. Been a resident in a nursing home.....	10%	90%	-	-
b. Been a resident in an assisted living residence.....	14	86	-	-
c. Received care from a skilled nurse in your own home on a regular basis.....	24	76	-	-
d. Received in-home care from an aide with personal activities, such as bathing, getting dressed, doing laundry, etc. on a regular basis..	18	79	3	-

[10b—VERSION X]

10b. (ASK FOR EACH “YES” IN Q.10a:) And for how long were you or have you... (READ EACH THAT APPLIES.)

(PERCENTAGES NOT REPORTED DUE TO INSUFFICIENT BASE SIZE)

	<u>Months</u>	<u>Years</u>	<u>Ref.</u>	<u>DK</u>
[ROTATE:]				
a. Been a resident in a nursing home.....	[]	[]	X	Y
b. Been a resident in an assisted living residence.....	[]	[]	X	Y
c. Received care from a skilled nurse in your own home on a regular basis.....	[]	[]	X	Y
d. Received in-home care from an aide with personal activities, such as bathing, getting dressed, doing laundry, etc. on a regular basis.....	[]	[]	X	Y

[10c—VERSION Y]

10c. [ASK FOR EACH “YES” IN Q.10a:] Please tell me the primary way you paid for your . . . :

(PERCENTAGES NOT REPORTED DUE TO INSUFFICIENT BASE SIZE)

- a. Stay in a nursing home
- b. Stay in an assisted living residence
- c. In-home care on a regular basis from a skilled nurse
- d. In-home care on a regular basis from an aide who helps with such things as bathing, dressing, taking medications, and the like

[INTERVIEWER—FOR THE FIRST ITEM, READ ALL RESPONSE OPTIONS. FOR ADDITIONAL ITEMS, IF ANY, READ ITEMS ONLY IF NECESSARY.]

Medicare.....	1
Medicaid or MediCal, the government program that provides health insurance for low-income families	2
Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage	3
Private health or other insurance	4
Social Security.....	5
Your own savings or assets	6
Your children.....	7
Relatives beside your children	8
Pension, 401K, or other income	9
Long-term care insurance	10
Some other government source, such as the Veteran’s Dept. of Defense or CHAMPUS (SPECIFY:)	11
Some other source (SPECIFY:)	12
(VOL) Refused.....	X
(VOL) Don’t know	Y

11a. (IF RESPONDENT HAS NOT REQUIRED LONG-TERM CARE IN Q.9, BUT SPOUSE/PARTNER HAS, ASK:) Has your spouse or partner ever... (READ EACH ITEM.)

<i>Drop Base (n=80)</i>	<u>Yes</u>	<u>No</u>	<u>Ref.</u>	<u>DK</u>
[ROTATE:]				
a. Been a resident in a nursing home.....	29%	71%	-	-
b. Been a resident in an assisted living residence.....	12	88	-	-
c. Received care from a skilled nurse in your own home on a regular basis.....	32	68	-	-
d. Received in-home care from an aide with personal activities, such as bathing, getting dressed, doing laundry, etc. on a regular basis....	40	57	-	3

[11b—VERSION X]

11b. (ASK FOR EACH “YES” IN Q.11a:) And for how long was or has your spouse or partner... (READ EACH THAT APPLIES.)

(PERCENTAGES NOT REPORTED DUE TO INSUFFICIENT BASE SIZE)

	<u>Months</u>	<u>Years</u>	<u>Ref.</u>	<u>DK</u>
[ROTATE:]				
a. Been a resident in a nursing home.....	[]	[]	X	Y
b. Been a resident in an assisted living residence.....	[]	[]	X	Y
c. Received care from a skilled nurse in your own home on a regular basis.....	[]	[]	X	Y
d. Received in-home care from an aide with personal activities, such as bathing, getting dressed, doing laundry, etc. on a regular basis.....	[]	[]	X	Y

[11c—VERSION Y]

11c. (ASK FOR EACH “YES” IN Q.11a:) Please tell me the primary way you paid for [INSERT ATTRIBUTE] for your spouse or partner:

(PERCENTAGES NOT REPORTED DUE TO INSUFFICIENT BASE SIZE)

- a. Stay in a nursing home
- b. Stay in an assisted living residence
- c. In-home care on a regular basis from a skilled nurse
- d. In-home care on a regular from an aide who helps with such things as bathing, dressing, taking medications, and the like

[INTERVIEWER—FOR THE FIRST ITEM, READ ALL RESPONSE OPTIONS. FOR ADDITIONAL ITEMS, IF ANY, READ ITEMS ONLY IF NECESSARY.]

Medicare.....	1
Medicaid or MediCal, the government program that provides health insurance for low-income families	2
Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage	3
Private health or other insurance	4
Social Security.....	5
Your own savings or assets	6
Your children.....	7
Relatives beside your children	8
Pension, 401K, or other income	9
Long-term care insurance	10
Some other government source, such as the Veteran’s Dept. of Defense or CHAMPUS (SPECIFY:)	11
Some other source (SPECIFY:)	12
(VOL) Refused.....	X
(VOL) Don’t know	Y

12a. (IF NEITHER RESPONDENT NOR SPOUSE/PARTNER HAS REQUIRED LONG-TERM CARE IN Q.9, BUT SOMEONE ELSE ON LIST HAS, ASK:) Thinking of the person you know who is closest to you and has received long-term care, has he or she ever... (READ EACH ITEM. READ QUESTION STEM ONLY ONCE.)

<i>Drop Base (n=874)</i>	<u>Yes</u>	<u>No</u>	<u>Ref.</u>	<u>DK</u>
[ROTATE:]				
a. Been a resident in a nursing home.....	53%	38%	*	9%
b. Been a resident in an assisted living residence.....	30	59	2	9
c. Received care from a skilled nurse in your own home on a regular basis.....	28	61	1	9
d. Received in-home care from an aide with personal activities, such as bathing, getting dressed, doing laundry, etc on a regular basis...	44	44	2	9

[12b—VERSION X]

12b. (ASK FOR EACH “YES” IN Q.12a:) And for how long was or has this person ... (READ EACH THAT APPLIES.)

	<u>Months Median</u>	<u>Months Mean</u>	<u>Ref.</u>	<u>DK</u>
[ROTATE:]				
a. Been a resident in a nursing home (n=262).....	23.2	39.4	2%	7%
b. Been a resident in an assisted living residence (n=78).....	6.1	14.3	7	9
c. Received care from a skilled nurse in your own home on a regular basis (n=146)..	6.4	18.3	5	10
d. Received in-home care from an aide with personal activities, such as bathing, getting dressed, doing laundry, etc. on a regular basis (n=224).....	11.5	62.5	1	9

[12c—VERSION Y]

12c. (ASK FOR EACH “YES” IN Q.12a:) Please tell me the primary way you paid for [INSERT ATTRIBUTE] for your close friend or family member:

a. A stay in a nursing home (n=249)

Medicare.....	22%
Medicaid or MediCal, the government program that provides health insurance for low-income families	8
Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage	1
Private health or other insurance	6
Social Security.....	12
Your own savings or assets	17
Your children.....	1
Relatives beside your children	3
Pension, 401K, or other income	2
Long-term care insurance	2
Veterans.....	1
Some other government source, such as the Veteran’s Dept. of Defense or CHAMPUS (SPECIFY:)	-
Some other source (SPECIFY:)	2
(VOL) Refused	5
(VOL) Don’t know.....	19

b. A stay in an assisted living residence (n=138)

Medicare.....	20%
Medicaid or MediCal, the government program that provides health insurance for low-income families	6
Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage	1
Private health or other insurance	8
Social Security.....	11
Your own savings or assets	22
Your children.....	--
Relatives beside your children	3
Pension, 401K, or other income	3
Long-term care insurance	1
Some other government source, such as the Veteran's Dept. of Defense or CHAMPUS (SPECIFY:)	-
Some other source (SPECIFY:)	1
Veterans.....	3
(VOL) Refused.....	5
(VOL) Don't know	16

c. In-home care on a regular basis from a skilled nurse (n=131)

Medicare.....	33%
Medicaid or MediCal, the government program that provides health insurance for low-income families	9
Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage	*
Private health or other insurance	11
Social Security.....	3
Your own savings or assets	14
Your children.....	1
Relatives beside your children	2
Pension, 401K, or other income	5
Long-term care insurance	4
Some other government source, such as the Veteran's Dept. of Defense or CHAMPUS (SPECIFY:)	-
Veterans.....	1
Some other source (SPECIFY:)	3
(VOL) Refused.....	2
(VOL) Don't know	13

d. In-home care on a regular basis from an aide who helps with such things as bathing, dressing, taking medications, and the like (n=216)

Medicare.....	29%
Medicaid or MediCal, the government program that provides health insurance for low-income families	10
Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage	2
Private health or other insurance	10
Social Security.....	6
Your own savings or assets	16
Your children.....	1
Relatives beside your children	1
Pension, 401K, or other income	3
Long-term care insurance	1
Some other government source, such as the Veteran’s Dept. of Defense or CHAMPUS (SPECIFY:)	-
Some other source (SPECIFY:)	3
(VOL) Refused.....	2
(VOL) Don’t know	15

[DELETE Q.13]

[14—ASK ONLY IF, IN Q.9, ANSWERED “NO,” “DOESN’T APPLY,” “DON’T KNOW,” OR “REFUSED” ON ALL ITEMS A-E]

14. For each of the following types of long-term care, please tell me the primary way you think you would pay for it if you or a family member who relies on you financially should ever need it. First... (READ EACH ITEM. ACCEPT ONLY ONE RESPONSE.)

a. A stay in a nursing home (n=662)

Medicare.....	25%
Medicaid or MediCal, the government program that provides health insurance for low-income families	6
Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage	3
Private health or other insurance	16
Social Security.....	5
Your own savings or assets	11
Your children.....	1
Relatives beside your children	*
Pension, 401K, or other income.....	1
Long-term care insurance	4
Some other government source, such as the Veteran’s Dept. of Defense or CHAMPUS (SPECIFY:)	*
Defense Department.....	*
Veterans.....	1
Champus.....	*
Some other source (SPECIFY:)	1
(VOL) Refused	2
(VOL) Don’t know.....	24

b. A stay in an assisted living residence (n=662)	
Medicare.....	21%
Medicaid or MediCal, the government program that provides health insurance for low-income families	6
Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage	2
Private health or other insurance.....	15
Social Security.....	5
Your own savings or assets	15
Your children.....	1
Relatives beside your children	*
Pension, 401K, or other income	2
Long-term care insurance	3
Some other government source, such as the Veteran’s Dept. of Defense or CHAMPUS (SPECIFY:)	*
Champus.....	*
Defense Department.....	*
Veterans.....	2
Some other source (SPECIFY:)	1
(VOL) Refused.....	2
(VOL) Don’t know.....	27
c. In-home care on a regular basis from a skilled nurse (n=662)	
Medicare.....	23%
Medicaid or MediCal, the government program that provides health insurance for low-income families	6
Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage	3
Private health or other insurance.....	19
Social Security.....	3
Your own savings or assets	12
Your children.....	1
Relatives beside your children	1
Pension, 401K, or other income	2
Long-term care insurance	3
Some other government source, such as the Veteran’s Dept. of Defense or CHAMPUS (SPECIFY:)	*
Defense Department.....	*
Veterans.....	1
Champus.....	*
Some other source (SPECIFY:)	1
(VOL) Refused.....	1
(VOL) Don’t know.....	23

d. In-home care on a regular basis from an aide who helps with such things as bathing, dressing, taking medications, and the like (n=662)

Medicare.....	22%
Medicaid or MediCal, the government program that provides health insurance for low-income families	5
Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage	3
Private health or other insurance	18
Social Security.....	3
Your own savings or assets	13
Your children.....	1
Relatives beside your children	*
Pension, 401K, or other income	1
Long-term care insurance	3
Some other government source, such as the Veteran’s Dept. of Defense or CHAMPUS (SPECIFY:)	-
Champus.....	*
Veterans.....	1
Defense Department.....	*
Some other source (SPECIFY:)	2
(VOL) Refused.....	2
(VOL) Don’t know.....	24

15a. Thinking of how a long-term care stay in a nursing home might be paid for, please tell me whether or not you think the following would provide coverage in your state. First... [READ EACH ITEM. REPEAT QUESTION STEM ONLY IF NECESSARY.]

	<u>Yes</u>	<u>No</u>	<u>Ref.</u>	<u>DK</u>
[ROTATE:]				
a. Medicare.....	55%	21%	1%	23%
b. Medicaid or or MediCal, the government program that provides health insurance for low-income families	51	18	1	30
c. Medigap or Medicare supplemental insurance, that is, private insurance that supplements medicare coverage.....	41	20	39	1

15b. And thinking of how a long-term care stay in an assisted living residence might be paid for, please tell me whether or not you think the following would provide coverage in your state. First... [READ EACH ITEM. REPEAT QUESTION STEM ONLY IF NECESSARY.]

	<u>Yes</u>	<u>No</u>	<u>Ref.</u>	<u>DK</u>
[ROTATE:]				
a. Medicare.....	41%	25%	1%	34%
c. Medigap or Medicare supplemental insurance, that is, private insurance that supplements medicare coverage.....	37	22	*	40

15c. And thinking of how home visits from a skilled nurse might be paid for, please tell me whether or not you think the following would provide coverage in your state. First... [READ EACH ITEM. REPEAT QUESTION STEM ONLY IF NECESSARY.]

	<u>Yes</u>	<u>No</u>	<u>Ref.</u>	<u>DK</u>
[ROTATE:]				
a. Medicare.....	57%	14%	*	29%
c. Medigap or Medicare supplemental insurance, that is, private insurance that supplements medicare coverage.....	49	14	*	37

15d. And thinking of how home visits from an aide to help with such things as bathing, dressing, taking medications, and the like might be paid for, please tell me whether or not you think the following would provide coverage in your state. First... [READ EACH ITEM. REPEAT QUESTION STEM ONLY IF NECESSARY.]

	<u>Yes</u>	<u>No</u>	<u>Ref.</u>	<u>DK</u>
[ROTATE:]				
a. Medicare.....	52%	17%	*	30%
c. Medigap or Medicare supplemental insurance, that is, private insurance that supplements medicare coverage.....	43	16	*	40

16. Have you purchased insurance that covers long-term care expenses, through work, through a private policy, or by some other means? If you're not sure, just let me know.

Yes, have insurance..... 31%
No, don't have insurance..... 60
Refused..... 1
Don't Know..... 8

19. Generally speaking, would you say you are the type of person who always plans ahead for things, usually plans ahead, sometimes plans ahead, rarely plans ahead, or never plans ahead?

Always plans ahead..... 19%
Usually plans ahead..... 38
Sometimes plans ahead..... 27
Rarely plans ahead..... 8
Never plans ahead..... 5
Refused..... 1
Don't Know..... 2

20. Earlier we defined what we mean by long-term care services and we have spent several minutes talking about them. At this point, how familiar would you say you are with long-term care services current available—Very familiar, somewhat familiar, not very familiar, or not at all familiar?

Very familiar..... 13%
Somewhat familiar..... 45
Not very familiar..... 23
Not at all familiar..... 16
Refused..... 1
Don't Know..... 1

Now, I have some final questions for statistical purposes...

D1. In what year were you born?

[RECORD YEAR:] _____

45-49.....	17%
50-59.....	32
60-69.....	21
70-79.....	16
80 and older.....	9
Refused.....	4
Don't know.....	1

D2. What was the last level of education you completed? [DO NOT READ.]

Less than high school	15%
High school graduate.....	37
Post high-school vocational training	2
Some college	17
College graduate.....	17
Some post-graduate work.....	3
Post-graduate degree	6
[DO NOT READ] Refused	3
[DO NOT READ] Don't know	*

D3. Are you currently...(READ EACH ITEM)?

Employed full-time.....	40%
Employed part-time	8
Unemployed	9
Retired	40
[DO NOT READ] Refused	2
[DO NOT READ] Don't know	1

D4. Would you say you...(READ EACH ITEM)?

Live in an urban area	23%
Live in a suburban area	34
Live in a rural area.....	37
[DO NOT READ] Refused	2
[DO NOT READ] Don't know	4

D5. [IF HAVE KIDS IN S4, ASK:] And how many children age 18 or younger, if any, do you have living at home with you now?

Drop base (n=1513)

[RECORD # OF CHILDREN:] _____

None	81%
One	9
Two.....	6
Three.....	1
Four	*
Five or more	1
Refused.....	1
Don't know.....	*

D6. [IF HAVE KIDS IN S4, ASK:] Do you have any adult children living within an hour of your current residence?

Drop base (n=1513)

Yes,	68%
No	30
Refused.....	2
Don't know.....	--

D7. [IF HAVE KIDS IN S4, ASK:] Do you have any grandchildren?

Drop base (n=1513)

Yes,	72%
No	26
Refused.....	2
Don't know.....	--

D8. Do you consider yourself Hispanic, Spanish, or Latino?

Yes.....	5%
No	92
Refused.....	3
Don't know.....	*

D9. What do you consider to be your racial or ethnic background? [READ ITEMS IF NECESSARY.]

White/Caucasian.....	79%
Black /African American.....	7
Asian.....	1
Pacific Islander.....	*
Native American/Alaskan.....	3
Hispanic.....	2
Other: [SPECIFY:] _____	
_____.....	1
[DO NOT READ] Refused.....	5
[DO NOT READ] Don't know.....	1

D10. Compared to people your age, would you say your health is excellent, very good, good, fair, or poor?

Excellent.....	20%
Very good.....	30
Good.....	27
Fair.....	14
Poor.....	6
Refused.....	2
Don't know.....	1

D11. I am going to read a list of income ranges. Please stop me when I reach the category that contains your household's total year 2000 annual pre-tax household income, including wages, dividends and any other income. Please remember that your name will not in any way be associated with your response. [READ EACH ITEM; STOP WHEN REACH ITEM THAT CONTAINS RESPONDENT'S INCOME.]

Less than \$10,000.....	7%
\$10,000 to \$19,999.....	9
\$20,000 to \$29,999.....	12
\$30,000 to \$39,999.....	11
\$40,000 to \$49,999.....	10
\$50,000 to \$74,999.....	13
\$75,000 to \$99,999.....	6
\$100,000 to \$149,000.....	4
\$150,000 to \$199,999.....	1
\$200,000 or more.....	1
[DO NOT READ] Refused.....	19
[DO NOT READ] Don't know.....	7

D12. How many telephone numbers are there in this household where YOU can be reached? Please do not include cell phones or lines that are used ONLY for a computer or modem, or those that are used ONLY by some other household member. [DO NOT READ.]

One line 90%
Two lines 5
Three lines 1
Four lines *
Five lines *
More than 5 lines 8
Refused 4
Don't know *

D13. At the beginning of the survey, I mentioned that it is being conducted for a major organization. This organization is AARP and they would welcome the opportunity to talk more in depth with some of the people taking this survey. No one will try to sell you anything. Your participation would be completely voluntary. Would you be willing to talk to someone from AARP?

[READ ONLY IF ASKED ABOUT CONFIDENTIALITY:]

Please remember that today's survey is being conducted by Roper Starch Worldwide. All answers you provided today will be held strictly confidential by Roper Starch Worldwide, and will not even be seen by anyone from AARP who would call you, if you consent.

Yes 34% [RECORD INFO. BELOW]
No 66 [READ SIGN-OFF]

Region

Northeast 20%
Midwest 23
South 36
West 21

[READ SIGN-OFF:]

Those are all of my questions. Thanks very much for your time and participation—it is greatly appreciated.

Respondent Name: _____
Best time to be reached: _____
Phone* #: _____

STATE LTC AWARENESS STUDY—POSTED QUESTIONNAIRE

NOTE: This posted questionnaire contains weighted percentages or means based on the following sample sizes.

California	401
Florida	400
New Mexico	400
Washington	400
Wisconsin	<u>400</u>
Total, 5 states	2,001

* represents less than 0.5%

-- represents zero

[No questions 1, 2, or 3]

[INTERVIEWER READ:]

These first questions are about long-term care. For the purposes of this survey, when I refer to “long-term care” I mean care provided on a regular basis for three months or more for age related or other chronic conditions. I am going to read some examples of long-term care, just so we are talking about the same thing in these next questions.

First, long-term care may mean that someone comes to your home for a few hours each day to help with daily activities or personal care tasks, such as using the telephone, paying bills, shopping, driving, doing housework, preparing meals, bathing, dressing, using the toilet, getting in or out of a bed or chair, walking, or eating.

Long-term care can also mean home visits from a nurse, physical therapist, or some other health professional who provides skilled services such as physical rehabilitation and blood pressure monitoring.

It can also mean living in an assisted living facility where aides are available to help you with some personal care tasks or with medications.

And it can mean living in a nursing home where aides and nurses both take care of you, as do other health professionals who provide skilled services such as physical rehabilitation.

4. Now please tell me, based on your experience or your best estimate, how much you believe staying in a nursing home in your area would cost if you had to pay the entire cost all by yourself. You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Median	\$3,018	\$2,993	\$2,995	\$3,232	\$3,385

5. And again based on your experience or best estimate, how much do you believe staying in an assisted living residence would cost in your area if you had to pay the entire cost all by yourself? You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Median	\$2,535	\$2,507	\$2,174	\$2,336	\$2,036

6. And how much do you think it would cost in your area for a 4 hour home visit from a skilled nurse if you had to pay the entire cost all by yourself?

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Median	\$145	\$111	\$102	\$108	\$105

7. And again, how much do you think it would cost in your area for a 4 hour home visit from an aide to help with such things as bathing, dressing, and the like, if you had to pay the entire cost all by yourself?

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Median	\$95	\$96	\$76	\$82	\$76

[No Q 8]

9. Please tell me whether any close friends or family are currently receiving or at some point in the past received long-term care services for which they have paid at least a portion of the cost. If an item doesn't apply to you, just let me know. First...

a. A parent or in-law parent	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes, current	11%	5%	11%	11%	9%
Yes, past	22	22	23	26	21
No	63	70	62	60	65
Doesn't apply	3	3	4	3	5
Refused	1	--	--	*	*
Don't know	--	*	1	--	*

b. Your spouse or partner	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes, current	2%	2%	2%	1%	2%
Yes, past	3	5	2	3	1
No	88	90	89	90	90
Doesn't apply	7	4	5	5	6
Refused	1	--	--	1	*
Don't know	*	*	2	*	*

c. A grandparent	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes, current	2%	2%	1%	2%	2%
Yes, past	10	13	12	15	16
No	80	81	78	77	76
Doesn't apply	5	2	6	5	5
Refused	1	1	--	*	*
Don't know	2	1	3	1	2

d. A friend	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes, current	9%	9%	10%	9%	10%
Yes, past	12	10	9	7	10
No	73	77	75	78	73
Doesn't apply	5	2	4	3	5
Refused	1	--	--	*	*
Don't know	1	2	2	2	3

e. You	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes, current	2%	2%	2%	1%	3%
Yes, past	2	4	1	2	3
No	94	93	93	93	91
Doesn't apply	2	1	4	3	4
Refused	1	--	--	*	*
Don't know	--	--	*	--	*

[No Q 10 - 14]

15a. Thinking of how a long-term care stay in a nursing home might be paid for, please tell me whether or not you think the following would provide coverage in your state. First... [ITEMS ROTATED:]

a. Medicare	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes	58%	52%	57%	59%	61%
No	31	34	29	27	27
Refused	1	--	*	--	*
Don't know	10	13	13	13	12

b1. [IN CALIFORNIA ONLY:] Medical, the government program that provides health insurance for low-income families

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes	60%	NA	NA	NA	NA
No	23	NA	NA	NA	NA
Refused	1	NA	NA	NA	NA
Don't know	16	NA	NA	NA	NA

b2. [IN OTHER STATES ONLY:] Medicaid, the government program that provides health insurance for low-income families

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes	NA	60%	56%	56%	54%
No	NA	22	25	22	20
Refused	NA	--	*	--	*
Don't know	NA	18	18	22	25

c. Medigap or Medicare supplemental insurance; that is, private insurance that supplements Medicare coverage

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes	46%	54%	52%	53%	48%
No	31	24	25	26	27
Refused	1	--	*	--	*
Don't know	21	22	23	21	25

15b. And thinking of how a long-term care stay in an assisted living residence might be paid for, please tell me whether or not you think the following would provide coverage in your state. First...

a. Medicare	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes	45%	49%	46%	43%	44%
No	38	35	33	37	37
Refused	2	--	--	*	*
Don't know	15	16	21	20	18

b1. [IN CALIFORNIA ONLY:] Medical, the government program that provides health insurance for low-income families

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes	51%	NA	NA	NA	NA
No	27	NA	NA	NA	NA
Refused	2	NA	NA	NA	NA
Don't know	21	NA	NA	NA	NA

b2. [IN OTHER STATES ONLY:] Medicaid, the government program that provides health insurance for low-income families

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes	NA	49%	47%	43%	41%
No	NA	30	27	30	31
Refused	NA	--	--	--	*
Don't know	NA	21	26	27	27

c. Medigap or Medicare supplemental insurance; that is, private insurance that supplements Medicare coverage

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes	44%	50%	43%	39%	43%
No	27	28	26	32	31
Refused	2	--	--	--	*
Don't know	27	23	31	29	26

15c. And thinking of how home visits from a skilled nurse might be paid for, please tell me whether or not you think the following would provide coverage in your state. First...

a. Medicare	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes	59%	67%	61%	63%	56%
No	23	20	21	20	23
Refused	2	--	--	--	*
Don't know	16	13	18	17	21

b1. [IN CALIFORNIA ONLY:] Medical, the government program that provides health insurance for low-income families

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes	59%	NA	NA	NA	NA
No	21	NA	NA	NA	NA
Refused	2	NA	NA	NA	NA
Don't know	18	NA	NA	NA	NA

b2. [IN OTHER STATES ONLY:] Medicaid, the government program that provides health insurance for low-income families

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes	NA	61%	59%	54%	45%
No	NA	22	18	20	24
Refused	NA	--	--	--	*
Don't know	NA	16	23	26	31

c. Medigap or Medicare supplemental insurance; that is, private insurance that supplements Medicare coverage

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes	52%	63%	53%	54%	55%
No	21	16	14	20	20
Refused	2	--	--	*	*
Don't know	25	21	33	25	25

15d. And thinking of how home visits from an aide to help with such things as bathing, dressing, taking medications, and the like might be paid for, please tell me whether or not you think the following would provide coverage in your state. First...

a. Medicare	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes	53%	62%	54%	50%	52%
No	30	25	26	31	25
Refused	2	--	--	*	*
Don't know	16	13	20	18	23

b1. [IN CALIFORNIA ONLY:] Medical, the government program that provides health insurance for low-income families

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes	55%	NA	NA	NA	NA
No	27	NA	NA	NA	NA
Refused	1	NA	NA	NA	NA
Don't know	17	NA	NA	NA	NA

b2. [IN OTHER STATES ONLY:] Medicaid, the government program that provides health insurance for low-income families

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes	NA	60%	54%	51%	45%
No	NA	24	25	24	25
Refused	NA	--	--	*	*
Don't know	NA	16	21	25	29

c. Medigap or Medicare supplemental insurance; that is, private insurance that supplements Medicare coverage

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes	48%	56%	49%	48%	52%
No	25	21	21	25	21
Refused	2	*	--	*	*
Don't know	25	22	30	26	27

16. Have you purchased insurance that covers long-term care expenses, through work, through a private policy, or by some other means? If you're not sure, just let me know.

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes, have insurance	30%	36%	29%	24%	33%
No, don't have insurance	62	58	60	68	60
Refused	2	*	*	*	*
Don't know	7	6	11	8	8

Now, I have some final questions for statistical purposes...

D1. In what year were you born?

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Median age	59.7	63.4	59.2	56.7	58.4

D2. What was the last level of education you completed?

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Less than high school	5%	12%	12%	8%	8%
High school graduate	34	40	36	34	48
Post high-school vocational training	1	1	1	6	3
Some college	23	19	17	22	16
College graduate	21	16	19	20	15
Some post-graduate work	3	2	3	3	3
Post-graduate degree	8	7	9	7	5
Refused	3	2	2	1	1
Don't know	1	1	1	*	*

D3. Are you currently. . . ?

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Employed full-time	35%	29%	38%	46%	41%
Employed part-time	9	8	7	8	9
Unemployed	8	10	11	7	6
Retired	44	52	40	37	43
Refused	3	1	1	1	1
Don't know	*	1	3	1	*

S1. For classification purposes, please tell me which of the following describe you*

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Married	60%	70%	70%	74%	72%
Living with a steady partner, but not married	4	3	4	4	1
Have a steady partner, but don't live with him/her	2	1	*	1	2
Single without a steady partner	12	4	8	7	6
Divorced	9	9	8	6	5
Separated	1	1	2	--	*
Widowed	13	15	11	9	12
Refused	2	1	1	1	1
Don't know	1	--	--	*	*

*Percentages may total more than 100% because some respondents chose more than one answer.

[No S2 or S3]

S4. How many children, if any, do you have, either living with you or out on their own?

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
None	16%	15%	12%	12%	16%
One	13	16	9	10	9
Two	30	28	25	26	26
Three or more	40	41	53	51	48
Refused	2	1	1	1	1
Don't know	--	--	--	--	--

D8. Do you consider yourself Hispanic, Spanish, or Latino?

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Yes	12%	5%	25%	1%	4%
No	84	94	73	97	95
Refused	3	1	2	2	1
Don't know	1	*	*	*	*

D9. What do you consider to be your racial or ethnic background? [READ ITEMS IF NECESSARY.]

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
White/Caucasian	76%	82%	70%	94%	89%
Black /African American	4	8	2	1	2
Asian	1	*	1	*	*
Pacific Islander	*	--	*	--	--
Native American/Alaskan	4	2	3	2	2
(Vol.) Hispanic	7	3	15	*	1
Other	3	2	2	--	1
Refused	3	1	4	3	3
Don't know	1	2	3	*	2

D10. Compared to people your age, would you say your health is excellent, very good, good, fair, or poor?

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Excellent	27%	26%	26%	19%	21%
Very good	31	25	30	40	39
Good	24	27	24	24	24
Fair	11	14	15	12	10
Poor	4	6	4	2	3
Refused	3	1	1	1	1
Don't know	1	1	*	1	1

D11. I am going to read a list of income ranges. Please stop me when I reach the category that contains your household's total year 2000 annual pre-tax household income, including wages, dividends and any other income. Please remember that your name will not in any way be associated with your response.

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Less than \$10,000	4%	9%	7%	4%	4%
\$10,000 to \$19,999	9	8	10	8	5
\$20,000 to \$29,999	10	16	12	9	10
\$30,000 to \$39,999	7	12	14	12	11
\$40,000 to \$49,999	9	9	9	11	15
\$50,000 to \$74,999	14	14	16	17	15
\$75,000 to \$99,999	10	5	7	10	9
\$100,000 to \$149,000	9	3	2	5	4
\$150,000 to \$199,999	3	1	2	1	1
\$200,000 or more	4	1	2	1	1
Refused	15	17	15	18	19
Don't know	5	5	5	3	4
Median (in thousands)	\$49.8	\$34.1	\$36.9	\$45.1	\$44.3

D12. How many telephone numbers are there in this household where YOU can be reached? Please do not include cell phones or lines that are used ONLY for a computer or modem, or those that are used ONLY by some other household member. [DO NOT READ.]

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
One line	88%	89%	93%	92%	94%
Two lines	8	6	4	4	3
Three or more lines	*	2	1	1	1
Refused	3	3	2	2	1
Don't know	--	1	*	--	*

GENDER (Interviewer Recorded)

	<u>California</u>	<u>Florida</u>	<u>New Mexico</u>	<u>Washington</u>	<u>Wisconsin</u>
Male	44%	46%	46%	47%	49%
Female	56	54	54	53	51

Those are all of my questions. Thanks very much for your time and participation—it is greatly appreciated.