

National LTCi Producers Summit

Worksite LTCi: Succeed Selling In The Employer/Association Marketplace

October 16-18, 2005

Mark M Randall



GOLDENCARE

U S A

America's Home for Long-Term Care Insurance

“Sweep The Porch” Of The Competition!

Make and solidify sales in multi-life LTCi using an exciting new concept!



The Group Market

Figure 11

Long-Term Care Insurance Policies Sold in the Employer and Life Insurance Markets, Cumulatively, 1987-2002

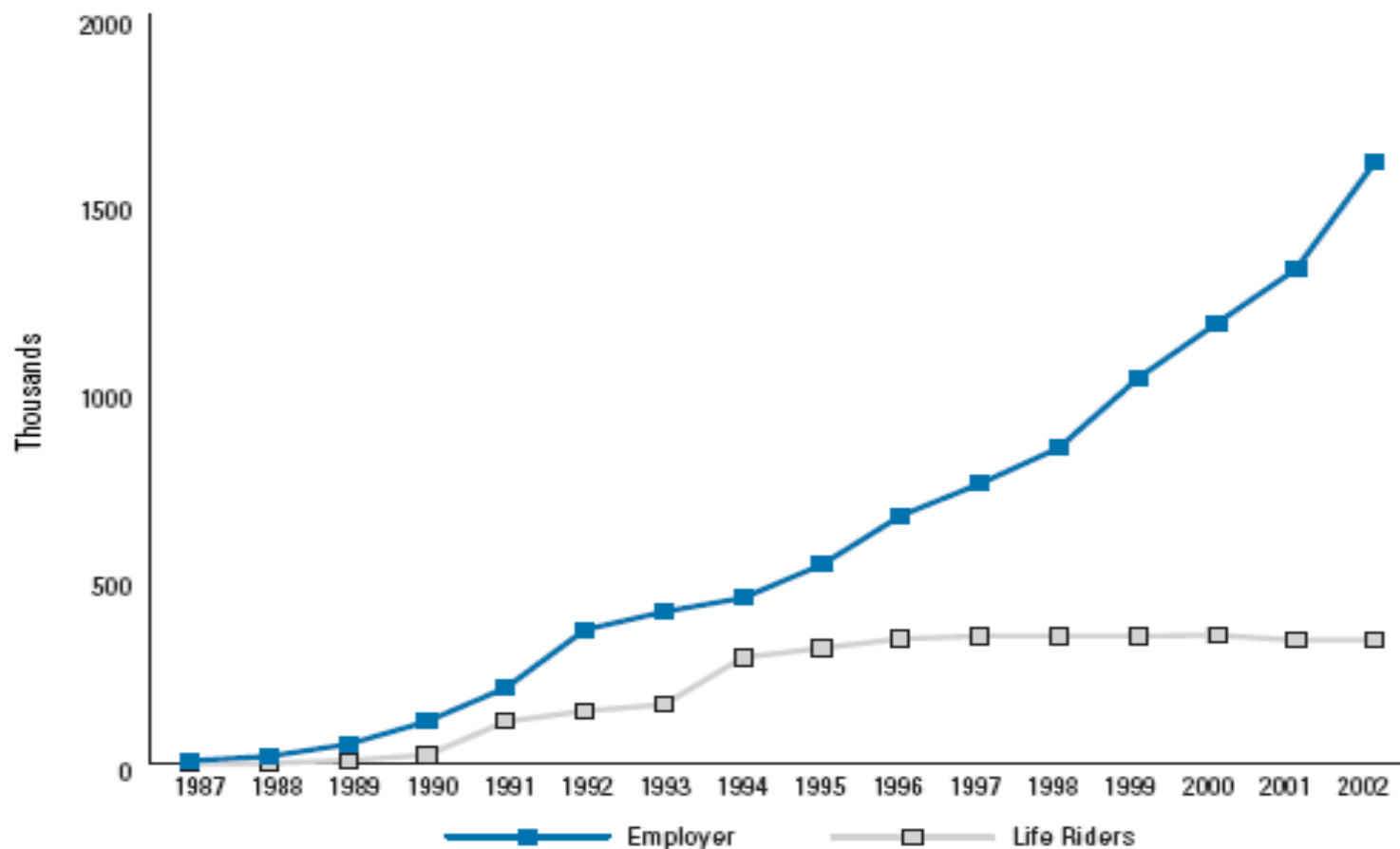


Figure 13

Sizes of Employers Offering Long-Term Care Insurance

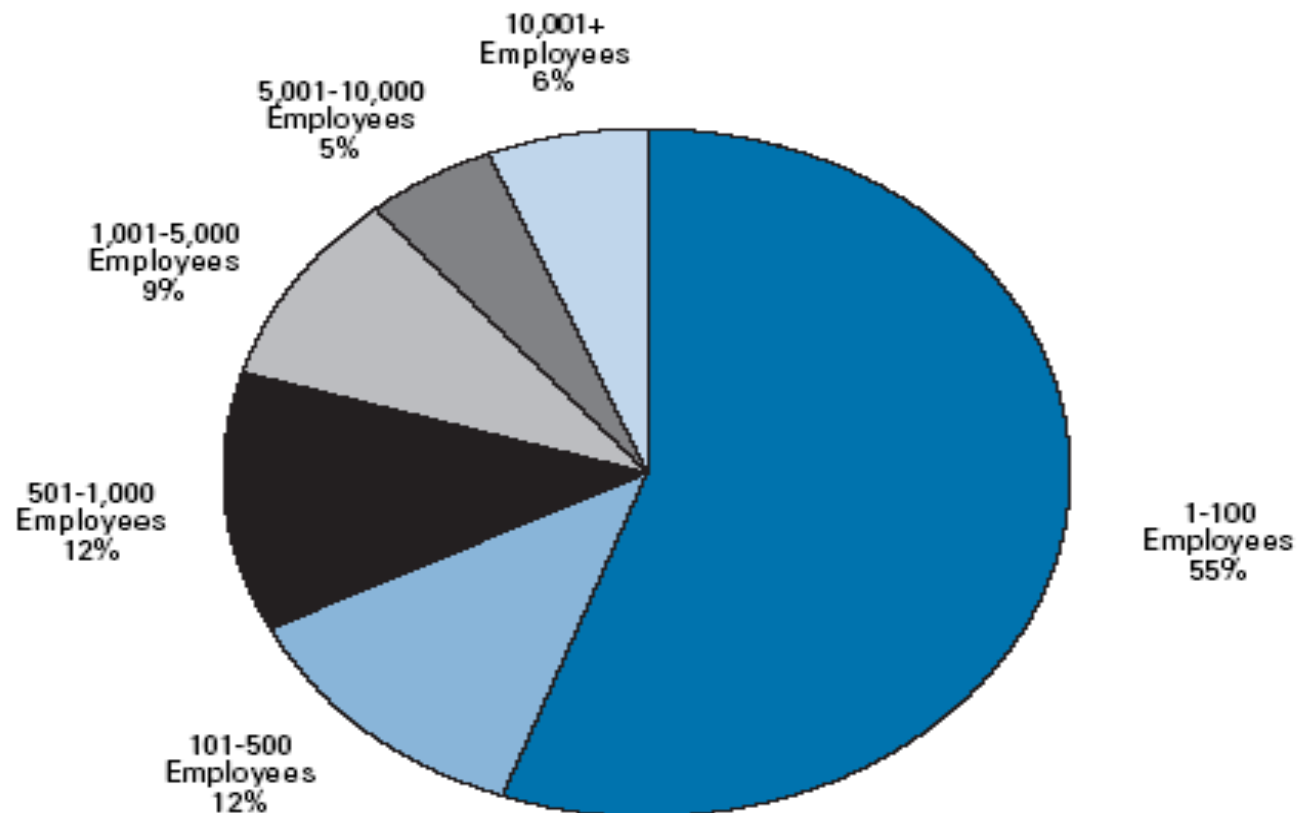
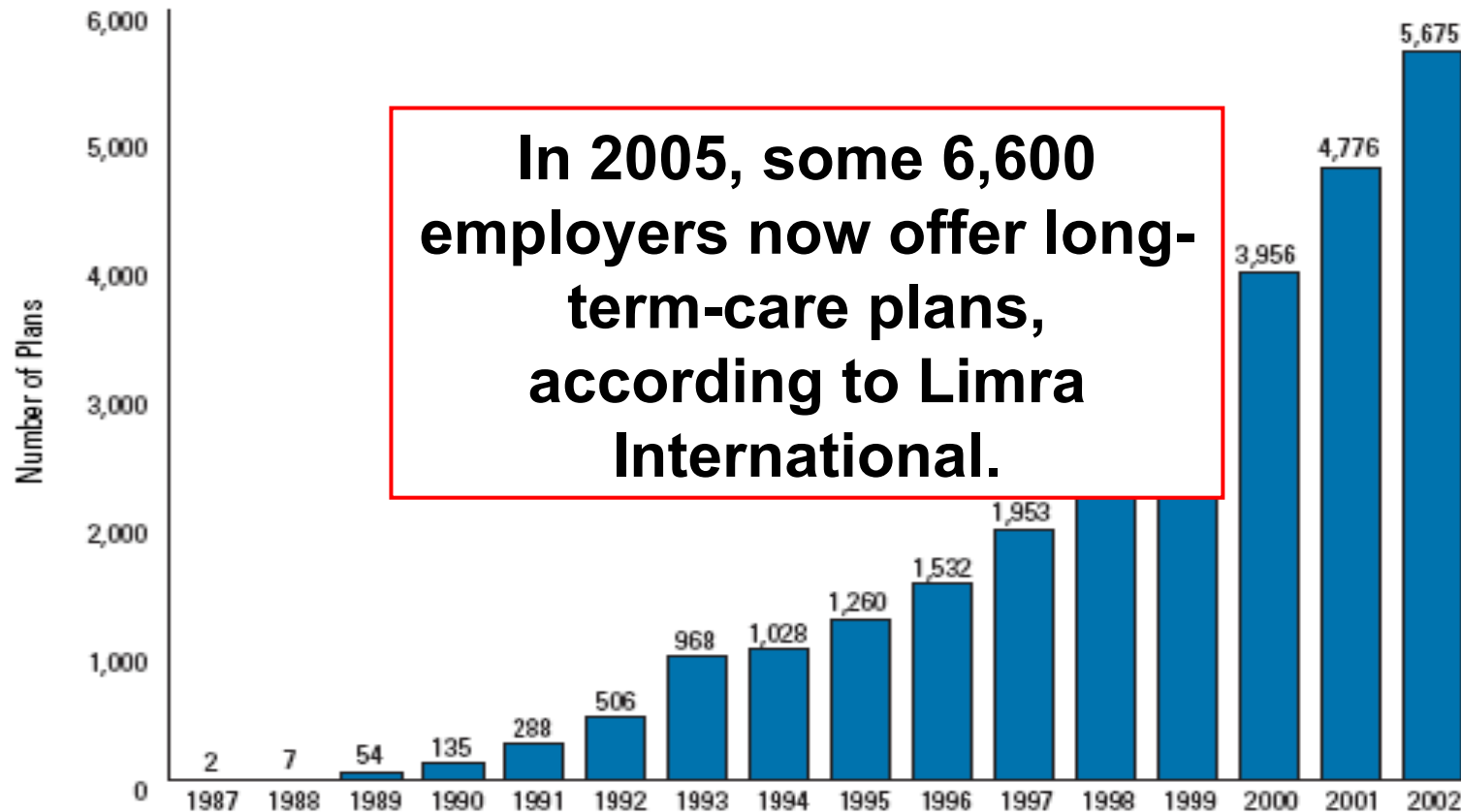


Figure 12

Number of Employer-Sponsored Long-Term Care Insurance Plans Offered, Cumulatively, 1987-2002



Yet, The Market Is Barely Penetrated

- Only 3% of Businesses with under 100 employees offer LTCi¹
- Only 13% of full-time, private-industry employees had the option of buying coverage through their employers²

**Growing awareness of LTCi
+ An under penetrated market
= A great opportunity!**

¹ National Caregiving Alliance before the U.S. Senate Finance Committee, 3-27-01

² US Department of Labor estimate, 2003

Multi-life LTCi – A Great Opportunity

Are you in the Group Market?

Then it's time to place more emphasis on growing your LTCi activity!

Not in the Group Market?

Then it's a perfect opportunity to jump into the Group market with LTCi!

But...Can you do it smarter?

Would You Pay \$150?

- *An Employer group with 50 employees*
- *Voluntary LTCi offering*
- *You get exclusive LTCi rights*
- *You only have to pay if you write the case*

Typical Group LTCi Sales Process

- Media is giving a lot of attention to LTCi now
- Your employees face the risk of needing LTC
 - LTC could cause financial devastation – could lose their retirement savings, ability to work, etc.
- Voluntary benefits improve morale
- Benefits Employer
 - “Employers lose up to \$29B in lost productivity due to LTC.”¹

Media Attention

Medicaid costs worry state

The state's insurance commissioner advocates long-term care insurance to help relieve the expense of nursing home care.

BY NICHOLAS JUNGMAN

The Wichita Eagle

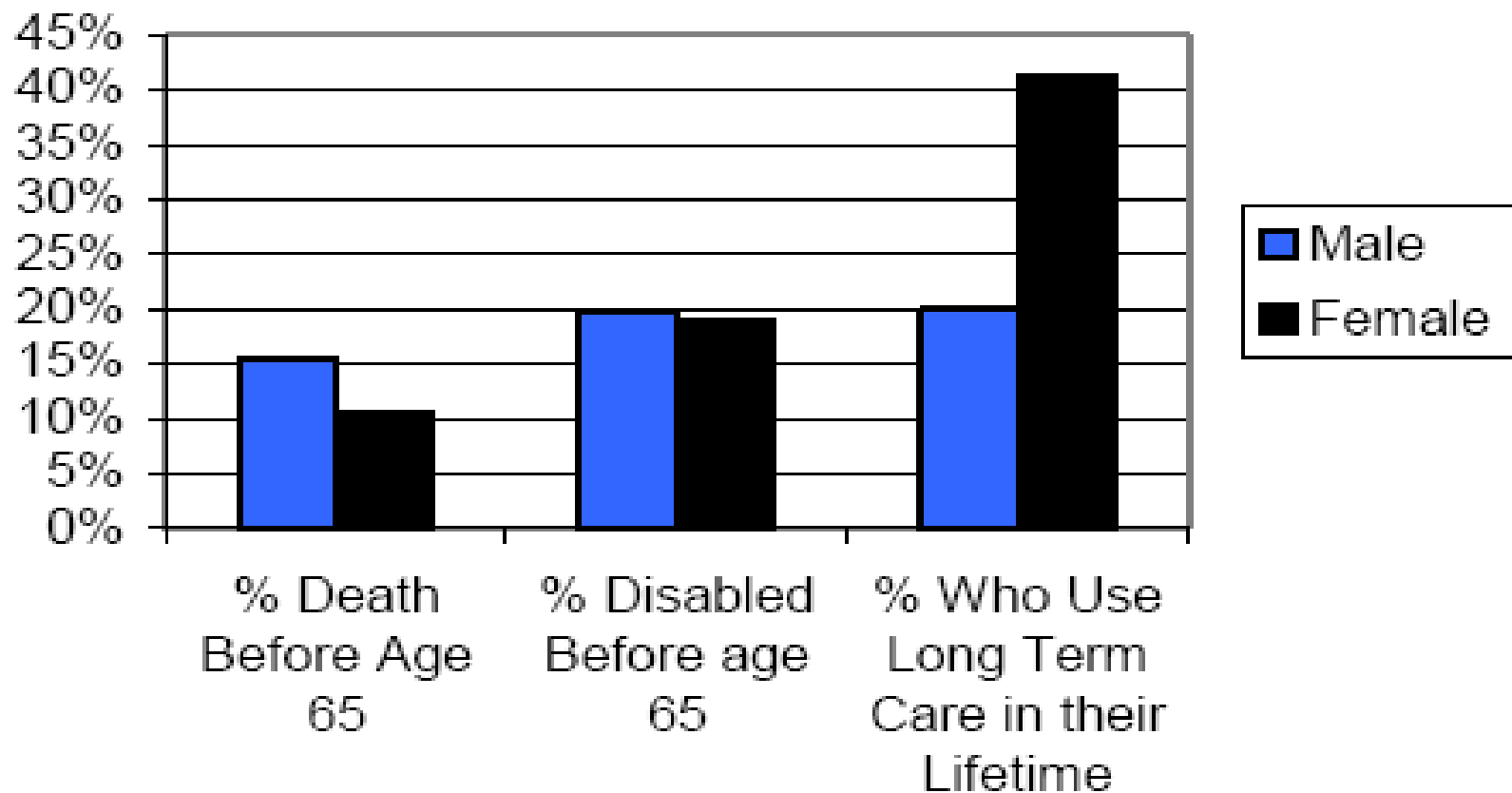
Sat, Oct. 15, 2005

Employees Face Risk

“Long-term care is the notable remaining financial catastrophe against which employees generally have no protection.

Indeed, the probability that an employee will one day face a nursing home stay is greater than either the probability of disability or premature death while employed.”

Chart 3
Risks for Age 25 Individuals



Typical Sales Process Sounds Good...

- Does it address the real issue?
- Benefits Marketing Online, September, 2005
 - “Productivity Often Key To Employee Benefit Sales” By James M. Ouimet, MBA, CES

James' Story – The Beginning

Two years ago my father-in-law, age eighty-one, who lives five hours away from us by car, had a heart valve repair and experienced a minor post-operative complication. In all other respects, he was in excellent health for a gentleman of his age.

After a thirty-day stay, we received a call from the hospital informing us that he would be released “tomorrow.” Wonderful, we thought. We were happy to have him back home and didn't mind dropping everything, including work, to be there when he arrived. But wait a minute! The hospital informed us that he couldn't go home. He needed rehabilitation.

**So, we asked,
“Where are you sending him?”**

**The response was,
“To whichever nursing home you tell us to send him.”**

James' Story – The Problem

“At this point it was clear that the hospital would be no help, and the questions started coming fast and furious.

- What kind of rehabilitation does he need?
- Do all nursing homes provide this, or just certain ones?
- Could the hospital provide us with a list of nursing homes in the area?
- How do we determine which one is ‘right’ for him?
- Which homes are ‘good’ and which are not?
- Are they all ‘certified’ or ‘approved’ or whatever the terminology is?
- How long will he have to stay there?
- What will it cost?
- Will his nursing home stay, and whatever rehabilitation he needs, be covered by Medicare?
- And on, and on, and on.

After asking all these questions, we were left with this one:

Whom can we turn to for help (because we now realize we desperately need it), and what do we do next?”

(Direct quote from Mr. Ouimet's article. Formatting, including bold font was added for this presentation.)

James' Story – The Real Issue

“I won't bore you with the rest of the details. Suffice it to say my father-in-law is now eighty-three and doing very well, but the episode cost my wife and I, and my wife's brother and sister and their spouses, roughly one week each of work at that point, and more later,

not to mention the interruptions while at work, our diminished job focus, and probably a year's worth of longevity from the added stress.”

(Direct quote from Mr. Ouimet's article. Formatting, including bold font was added for this presentation.)

Presenteeism

The next component in the productivity equation

- Absenteeism –
 - Tracking and managing the incidents of planned and unplanned employee absences
 - Historically, a major focus of many employers
- Presenteeism –
 - Loss in productivity that occurs when workers are on the job, or “present,” but not performing at their best
 - The next logical step for employers to focus on

Presenteeism Costs

Health-related productivity costs are staggering!

- Industry studies show productivity losses range from \$2 to \$3 for every \$1 spent by the employer on direct medical costs.
 - In some industries, the cost can be as high as 10-to-1
- To put this in perspective, the national average of direct medical and pharmacy costs is about \$7,000 per employee.
 - Using a conservative 2-to-1 ratio, that means

**\$14,000 is being spent
per employee - per year
on medically related productivity losses!**

"When you look at total costs - meaning direct and indirect costs to a corporation in terms of medical expenses, absenteeism, short-term disability, long-term disability and presenteeism - **our estimate is that presenteeism accounts for about three-quarters of the total. The rest accounts for a little over one-quarter."**

Dr. Wayne Burton, senior vice president and corporate medical director for Chicago-based BankOne, "The Dangers of Presenteeism", *Marybeth Stevens*, Human Capital Consulting On-line News, October/November, 2004

Presenteeism And Long Term Care

Caregivers In The U.S.?*

- We estimate there are 44.4 million American caregivers (21% of the adult population) age 18 and older who provide unpaid care to an adult age 18 or older.¹
- These caregivers are present in an estimated 22.9 million households (21% of U.S. households).²

¹ The actual numerical estimate of caregivers is 44,443,800.

² The actual numerical estimate of caregiving households is 22,901,800.

Time Spent Caregiving

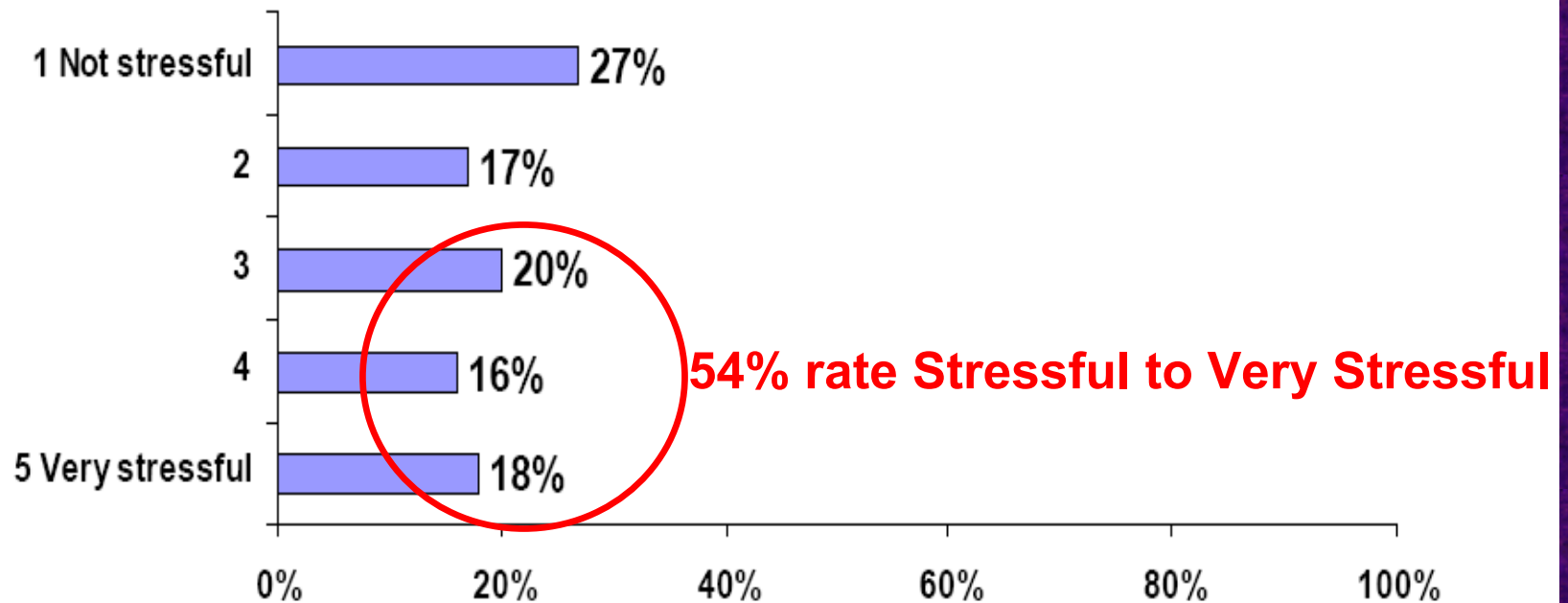
- Women spend an average of 22.9 hours per week - men average 18.9 hours.
- One in five (17%) say they provide more than 40 hours of care per week.
- The average length of caregiving is 4.3 years.
 - 30% say more than 5 years.
 - 17% of caregivers 50-64 years of age say over 10 years (*Prime working years.*)

The Sandwich Generation

- 25% of all households have one adult providing care for an elderly person
 - Expected to increase substantially over the next ten years
- Care giving can be very stressful
 - Physically
 - Financially
 - Emotionally
 - Caregivers are less healthy and more likely to die early than non-caregivers.
- Providing assistance with activities of daily living (ADL's) can require full-time effort and constant supervision
 - It can also put increased financial hardship on families covering care expenses that are not covered by medical insurance

Figure 28: Emotional Stress of Caregiving

57. Using the same scale from 1 to 5, where 1 is not at all stressful and 5 is very stressful, how emotionally stressful would you say that caring for your () [is/was] for you?



Base: 1,247 caregivers in the U.S.

Source: Caregiving in the U.S., National Alliance for Caregiving and AARP, 2004.

Effects At Workplace

- Six in ten (62%) say they had to make some work-related adjustments in order to help the person they care for
- More than half (57%) of working caregivers say that as a result of their caregiving responsibilities they have had to
 - go in (to work) late,
 - leave early, or
 - take time off during the day to provide care

The Employer's "Real Issue"

This is why employers are
estimated to lose

\$29,000,000,000 this year!¹

Help solve this problem for the employer

—

Help Eliminate the competition!

Offer Your Employers



CareOptionsOnLine

- Employers can offer this unique benefit to all employees
 - whether or not they purchase LTCi coverage
- Can be accessed by employees and/or their family members of all ages
- Anytime - Anywhere (With internet access)
- Helps employees resolve LTCi issues within their families

A Wealth Of Resources

- Find providers and facilities in their area
 - Includes quality inspection reports, maps and more
- Find the cost of care in their area
 - Includes calculators to help estimate costs
- Design their own personal care plan
 - Or, design for their parent, grandparent, etc.
- Access a library of information on LTCi

CareOptionsOnLine

- An invaluable benefit to the employee and you'll have the tools to make the sale easy
 - [Employer Presentation](#)
 - [Employee Presentation](#)
 - Easy to understand User Guide
 - Individual User-ID cards for each employee
 - Easy to use administrative interface for YOU!

Effective Employer Presentation

- Play directly on your computer for employer or HR personnel
 - Small, “Flash” format makes it easy to distribute by email or CD
- So effective, you don’t have to be there!
 - Access hard-to-reach employers by allowing them to play at their own convenience
 - Leave a copy to allow employer to review or distribute to other decision-makers

The Micro-Business Market

When the researchers asked micro business owners about the top 3 benefits that they could offer employees, only 6% said they think long term care insurance is one of the top 3 benefits sought by employees.

- 25% of the participants said they think LTC insurance is a top 3 benefit for themselves
- Micro business owners said they think LTC benefits are more appealing than life insurance or paid sick leave

Solution

***Executive Carve-out with Voluntary Plan
CareOptionsOnLine for all employees***

My Mom Fell Down – Hip Replacement

Example Using Site
COOL

Sites Opening Page

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Unique services and unmatched resources to help individuals and families cope with illness, disability, the effects of aging and other challenges of living.

QUICK ACCESS TO RESOURCES

[Sign In](#)

Welcome to CareOptionsOnLine, where you will find interactive tools and a wide range of resources to help you identify and manage many kinds of immediate or future care needs.

- Interactive [assessment tools](#) help you understand short- or long-term care needs resulting from physical or mental impairments
- [References and articles](#) provide information on chronic and disabling conditions, health and wellness, care facilities and providers, and Medicare
- References and questionnaires address end-of-life issues such as creating an [Advance Directive for Health Care](#)
- [Cost-of-care calculators](#) help you plan to finance current or future care needs
- [Directories](#) help you find a doctor, a lawyer, elder care services and other resources
- Searchable database lets you quickly locate [physicians](#), [hospitals and clinics](#), [care facilities](#), [in-home care providers](#), [pet sitters](#) and [house sitters](#) anywhere in the U.S.
- [Create-a-Care-Plan](#) helps you build a customized plan to meet your care needs or those of a loved one

What's New on this site:


Learn about **Advance Directives** and [own Advance Directive](#) document from our [library](#).

Step One: Knowledge Library

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Browse Our Library

The CareOptions Online Library includes links to useful information for anyone who has immediate care needs, caregiving responsibilities or an interest in planning for potential care needs in the future. Many of the articles listed here were written exclusively for CareOptions Online and can be found nowhere else. Others are drawn from other sources and websites.

A number of the publications in this section are in [Adobe Acrobat](#) format. (They are marked PDF, with a number of pages and a file size.) You will need Adobe's free Acrobat reader software to view these documents. If you don't have Adobe Acrobat reader installed on your computer, you can [download it here](#).

Recommended for you:
Based on the information you've provided, the information listed below may be of particular interest to you:

Advance Directives Information

- [Create Your Advance Directives Document](#)

Reasons for Care


- [Parkinson's Disease](#)
- [Muscular Dystrophy](#)
- [Amyotrophic Lateral Sclerosis](#)
- [Diabetes](#)
- [Falls, Accidents & Fractures](#)


Advance Directives


- [Create Your Advance Directives Document](#)

News, Research and Commentary about Long-Term Care

- [Studies and Research](#)

 **SPEAK to a CARE RESOURCE SERVICE REPRESENTATIVE**

 **FIND OUT HOW TO PAY FOR CARE**


 [What should I do here?](#)
[Where should I go next?](#)

Step One: Fall Information

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Falls, Accidents & Fractures

The Problem


As we age, the risk of an accident -- be it a fall or other accident -- rises substantially resulting in fractures or other injuries that can cause temporary disability, permanent impairment or death. When accidents happen to older adults, the injuries tend to be more severe and heal more slowly sometimes resulting in the need for long-term care.


Several things make older adults more likely to have an accident or fall. Poor eyesight and hearing can decrease awareness of hazards, both in the home and when driving a motor vehicle. Neurological disease resulting in impaired coordination and balance can make older adults unsteady. In addition, some diseases, medications and alcohol can lead to drowsiness increasing the risk of a fall or accident.


The Incidence

Some statistics highlight the serious health risks associated with falls and accidents among older adults resulting in: serious injury; permanent disability requiring long-term care; or death. Consider that:

- More than one-third of adults ages 65 years and older fall each year;
- Of those who fall, 20 percent to 30 percent suffer moderate to severe injuries such as hip fractures or head traumas that reduce mobility and independence and increase the risk of premature death;
- Among people ages 75 years and older, those who fall are four to five times more likely to be admitted to a long-term care facility for a year or longer;
- Approximately 3 percent to 5 percent of older adult falls cause fractures. Based on the 2000 census, this translates to 360,000 to 480,000 fall-related fractures each year;

 **SPEAK to a CARE RESOURCE SERVICE REPRESENTATIVE**

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Create A Care Plan

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Unique services and unmatched resources to help individuals and families cope with illness, disability, the effects of aging and other challenges of living.



Welcome to *Create a Care Plan*

On this page you can read an overview of the care planning development process. When are ready to begin *Create a Care Plan* click-on *Sign In* under the *Create a Care Plan* tab. If at any time you want to skip a step in the *Create a Care Plan* process, scroll down to the pink *Jump To* box and click-on the step you want. If you want to leave the *Create a Care Plan* process, click-on *EXIT* or *Sign Out*.

Create a Care Plan is CareOptions OnLine's interactive care-planning capability, which can help you

- build a customized care plan to meet your unique care needs or those of a loved one, or build multiple care plans
- store your care plans, along with articles, assessment results, resource lists and other information in your online file cabinet
- print your customized care plan(s) to share with family, friends, and medical and service providers

When you are ready to begin building your care plan, click on *Sign In*, under the *Create a Care Plan* tab. Any time you would like to skip a step in the *Create a Care Plan* process, scroll down to the pink *Jump To* box and click on the step you want. If you want to leave the *Create a Care Plan* process, click on *EXIT* or *Sign Out*.

What's In *Create a Care Plan*

- **Create a Care Plan** – This introduces the care planning process. That's where you are now.
- **Your CareOptions OnLine File Cabinet** – Create your personal file cabinet and file folder(s), or sign in to the file cabinet you've previously created.
- **What is a Care Plan?** – Learn about care plans and some key considerations for creating an appropriate and

Create a
CarePlan



EXIT

Create a Care Plan Intro

- [Welcome to Create a Care Plan](#)
- [My File Cabinet](#)



SPEAK to a CARE RESOURCE
SERVICE REPRESENTATIVE

Assessment Tools

Assessment Tools




A good [care plan](#) begins with a care assessment. This section will help you evaluate your (c

Please Note: The assessment tools on this page are for informational purposes only and are not a substitute for a professional assessment and diagnosis.

- help you understand the assessment process
- help you communicate more effectively with your healthcare provider
- provide a guide for your decision-making

Effective care planning *must* begin with a care assessment. *Each individual should have a complete medical exam and*

Use the tools on CareOptions OnLine for

[Create a CarePlan](#)   

PREV STEP

EXIT

NEXT STEP

Assessment Tools

- [Quick Assessment](#)
- [Functional Assessment](#)
- [Cognitive Assessment](#)
- [Home Safety Assessment](#)
- [Depression Assessment](#)
- [Anxiety Disorder Assessment](#)
- [Alcohol Use Assessment](#)

Next Step:
[Search for Resources](#)

Previous Step:
[What is a Care Plan?](#)

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[Create a CarePlan](#)   

PREV STEP

EXIT


NEXT STEP

Assessment Tools

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- [Depression Assessment](#)
- [Anxiety Disorder Assessment](#)
- [Alcohol Use Assessment](#)

Next Step:
[Search for Resources](#)

Previous Step:
[What is a Care Plan?](#)

 **SPEAK to a CARE RESOURCE SERVICE REPRESENTATIVE**

 **SPEAK to a CARE RESOURCE SERVICE REPRESENTATIVE**

Functional Assessment

CareOptions OnLine Patient Assessment Tools

Functional Assessment

These questions focus on ordinary activities, called [Activities of Daily Living](#) (ADLs) or [Instrumental Activities of Daily Living](#) (IADLs). These are the day-to-day activities (eating, dressing, bathing, and the like) that most people do without help.

In each of the following questions, select the statement that most accurately reflects the person's abilities to perform the activity. Please answer every question.

Activities of Daily Living (Questions 1-6)

1. Transferring

(moving from sitting to standing, from standing to sitting, from bed to standing, or from bed to wheelchair)

- ☒ Is able to transfer without assistance or supervision
- ☐ Needs supervision
- ☐ Needs hands-on assistance

2. Eating/preparing meals

- ☒ Is able to eat and prepare meals without assistance or supervision
- ☐ Needs supervision
- ☐ Needs hands-on assistance
(needs help cutting food or keeping food on the plate; or needs to be fed)

3. Bathing or Showering

- ☒ Is able to bathe or shower without assistance or supervision
- ☐ Needs supervision
- ☐ Needs hands-on assistance
(needs to be bathed, needs help washing and drying)

Functional Assessment Result

CareOptions OnLine Patient Assessment Tools

Functional Assessment

Evaluating Your Responses

Based on your responses to the CareOptions Functional Assessment, here are some things to consider in providing care for this individual:

It appears that this person needs considerable assistance with many activities of daily living and that a nursing home placement might be required to provide the necessary care. Alternatively, a continuing care residential community -- housing that can provide independent and assisted living and nursing home services all in one location -- may be appropriate now if a move to a nursing home contemplated in the future.

For more information, you may wish to refer to our article about the [inability to perform activities of daily living](#).

Search For Resources

*Create a
CarePlan*



PREV
STEP



EXIT



NEXT
STEP

Search for Resources

- Providers and Facilities
- Hospitals and Medical Clinics
- Physicians
- Public Senior Services

Next Step:

Cost Calculators

Previous Step:

Assessment Tools

Search Locality And Providers

Care Facilities and Service Providers

Long-term and short-term care encompass a variety of medical, social, personal, and supportive care, as well as specialized housing services. They serve the needs of people who have lost some capacity to take care of themselves. Search for providers of these services below.

Please specify either ZIP Code or State/City information:

Zip Code: Required for Zip Search State: Required for State Search
City: Optional

Search Radius: Used for Zip Code and City searches

- ☐ 10 miles ☒ 25 miles ☐ 50 miles ☐ 100 miles
☐ Other (Please specify)

Search for:

Based on your needs and the results of the assessments you've taken, please choose one or more categories from the list below.

Search

☐ **Adult Day Care Centers**

Facilities that provide care during the day for adults who cannot be left alone

☐ **Chore/Homemaker Services**

Assistance with chores, household services, and repairs for the elderly and disabled

☐ **Emergency Response Systems**

Devices that allow the elderly or disabled to signal for help through an electronic monitoring system

☐ **Hospice Facilities**

Facility or home based care and support for terminally ill patients and their families

☒ **Nursing Homes**

☐ **Assisted Living Facilities**

Residential facilities that provide personal care and services to the elderly and disabled

☐ **Continuing Care Residential Communities**

Residential facilities that offer a wide range of options, independent and assisted living to nursing home care

☐ **Home Health Agencies**

Medical, nursing, therapy, social and homemaker services provided in the home

☐ **Medical Equipment**

Providers who rent, lease or sell medical equipment (wheelchairs, walkers, monitors, oxygen delivery systems, intravenous therapy systems, etc.)

☐ **Nutrition Programs**

Care Plan STEP 1 STEP 2 STEP 3 Search for Resources

- [Providers and Facilities](#)
- [Hospitals and Medical Clinics](#)
- [Physicians](#)
- [Public Senior Services](#)

Next Step:

[Cost Calculators](#)

Previous Step:

[Assessment Tools](#)

 **SPEAK to a CARE RESOURCE SERVICE REPRESENTATIVE**

Search Main

Search For...


- [Care Facilities and Service Providers](#)
- [Hospitals & Medical Clinics](#)
- [Physicians](#)
- [Public Senior Services](#)
- **Special Needs:**
 - ☐ [Pet Boarding & Sitting](#)
 - ☐ [House Sitting & Property Care](#)
 - ☐ [Special Relocation Issues](#)
 - ☐ [Needs for a New Mother](#)
 - ☐ [What to Know When You Travel](#)
 - ☐ [Homeland Security](#)

Search Results

Nursing Homes

 [Search Again](#)

 [Sort by Facility Type](#)

Page: [1] 2 

BATTLE LAKE GOOD SAMARITAN CTR

105 GLENHAVEN DRIVE
BATTLE LAKE, MN, 56515
Phone: (218) 864-5231

Medicare Eligible: Yes
Medicaid Eligible: Yes

Facility/Agency #: 245403



[VIEW MAP](#)



[MORE INFO](#)

BROEN MEMORIAL HOME

824 SOUTH SHERIDAN
FERGUS FALLS, MN, 56537
Phone: (218) 736-5441

Medicare Eligible: Yes
Medicaid Eligible: Yes

Facility/Agency #: 245453



[VIEW MAP](#)



[MORE INFO](#)

CRESTVIEW MANOR

649 STATE STREET
EVANSVILLE, MN, 56326
Phone: (218) 948-2219

Medicare Eligible: Yes
Medicaid Eligible: Yes

Facility/Agency #: 245510



[VIEW MAP](#)



[MORE INFO](#)

GOOD SAMARITAN CENTER

119 NORTH BROADWAY, PO BOX 646
PELICAN RAPIDS, MN, 56572
Phone: (218) 863-2401

Medicare Eligible: Yes
Medicaid Eligible: Yes

Facility/Agency #: 245584



[VIEW MAP](#)



[MORE INFO](#)

Basic Information On Facility

disability, the effects of aging and other challenges of living.

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More Information

BROEN MEMORIAL HOME
824 SOUTH SHERIDAN
FERGUS FALLS, MN, 56537

Phone: (218) 736-5441

Facility Type: Nursing Homes
Facility/Agency #: 245453

Date of Last Inspection: 04/14/2005

Type of Ownership: Non profit - Corporation

Located in a Hospital: No

Resident Council: Yes

Family Council: Yes

Number of Beds: 153

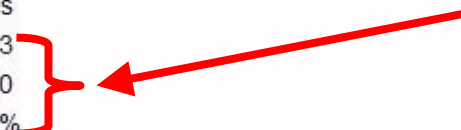
Number of Residents: 140

Percent Occupied: 92%

Medicare Eligible: Yes
Medicaid Eligible: Yes

County Located: OTTER TAIL

Notes:



Considerations

Important Considerations

The inspection results listed here reflect whether or not the nursing home meets a minimum standard of requirements set forth by the federal government. If no problems are listed, it means that the nursing home met all of the standards at its last inspection. You will need more complete information to determine if the nursing home you are evaluating can provide quality care for you or your loved one. **The following information should not be considered as an endorsement for the nursing home.**

Total Number of Health Deficiencies:



Please refer to [Inspection Results Descriptions](#) for a more in-depth description of the terms used in the ratings below.

Mistreatment Deficiencies

Inspectors determined that the nursing home failed to:

- Protect residents from mistreatment, neglect, and/or theft of personal property. (04/14/2005)
Date Corrected: 05/17/2005
Residents Affected: Few
Level of Harm: Actual harm

Quality Care Deficiencies

Inspectors determined that the nursing home failed to:

- Give each resident care and services to get or keep the highest quality of life possible. (04/14/2005)
Date Corrected: 05/17/2005
Residents Affected: Few
Level of Harm: Minimal harm or potential for actual harm
- Give each resident care and services to get or keep the highest quality of life possible. (08/21/2003)
Date Corrected: 10/21/2003
Residents Affected: Few
Level of Harm: Minimal harm or potential for actual harm

Info I Want To Know

Important Considerations

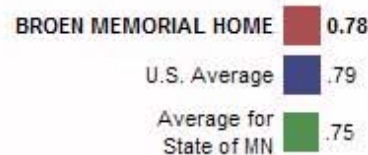
The numbers below do not reflect the number of staff on duty at any given time or the level of care each resident receives. Nursing home staffing level needs change depending on the conditions of the residents and the special services provided. Levels may have changed since the last inspection of the nursing home. It is important to look at the Nursing Home Inspection Results and perform a thorough evaluation of any nursing home you are considering.

Number of Residents: 140

RN Hours per Resident per Day:



LPN/LVN Hours per Resident per Day:



CNA Hours per Resident per Day:



Total Number of Nursing Staff Hours per Resident per Day:



*Difference of
28.8 minutes a day
compared to
US Average!*

No, Info I Have To Know – It's My Mother!

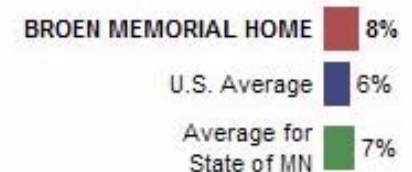
Residents Whose Need for Help With Daily Activities Has Increased ([More Info](#))

Lower percentages are better.



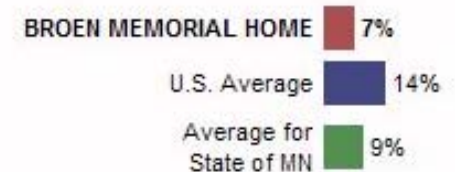
Residents Who Have Moderate to Severe Pain ([More Info](#))

Lower percentages are better.



High-Risk Residents Who Have Pressure Sores ([More Info](#))

Lower percentages are better.



Low-Risk Residents Who Have Pressure Sores ([More Info](#))

Lower percentages are better.



Residents Who Were Physically Restrained ([More Info](#))

Lower percentages are better.



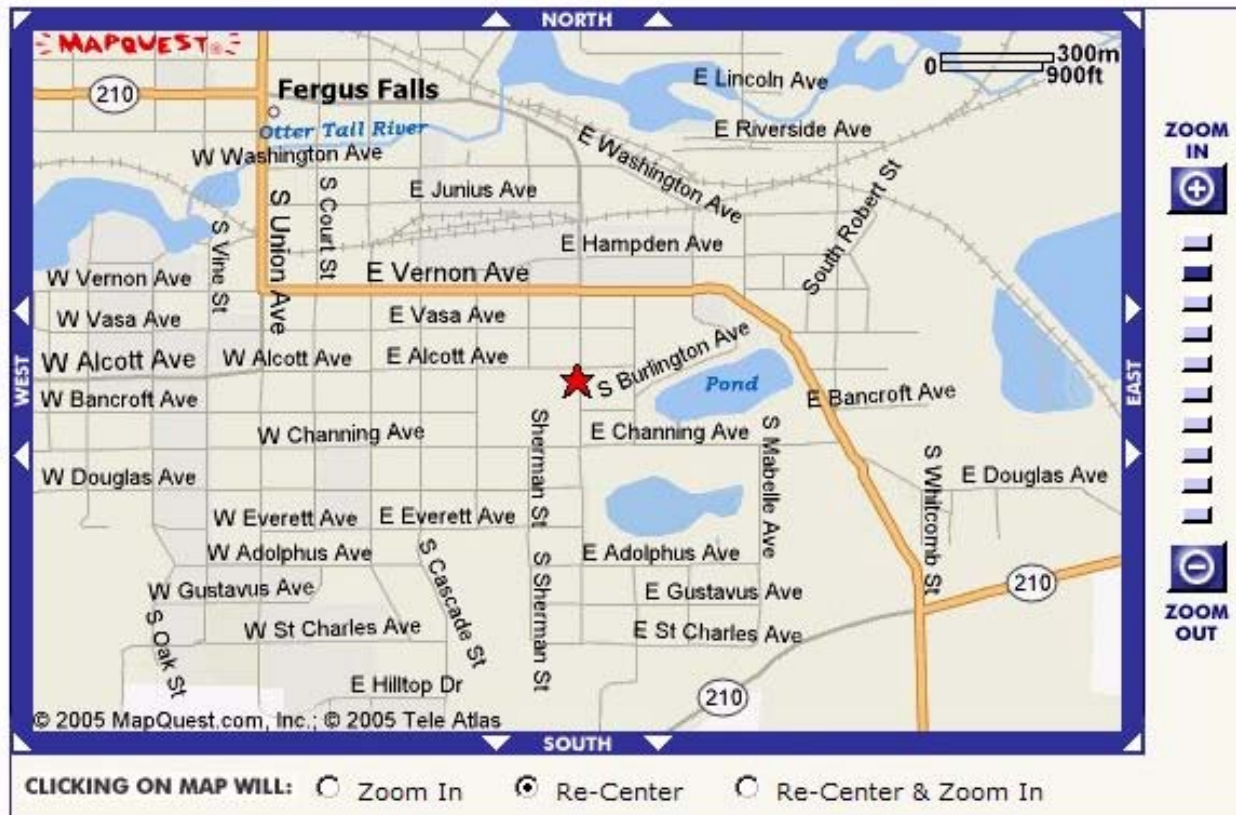
Where Is The Facility?

Map this location

BROEN MEMORIAL HOME - State Office

**824 SOUTH SHERIDAN
FERGUS FALLS, MN, 56537**

Phone: (218) 736-5441



Cost Calculators

Cost Calculators

CareOptions OnLine has created four proprietary cost calculators that will allow you to estimate the financial consequences and impact of several life events. With these calculators, you can obtain answers to the following questions:

- If you or a loved is in need of long-term care, how much will various types of care cost now or in the future?
- If you are forced to reduce your work schedule or quit work, how much wealth will you lose?
- If a disability or caregiving responsibilities force you to quit work for a period of time, how much wealth will you lose?

All these questions can be answered by completing a brief questionnaire designed for each calculator. In addition, each calculator gives you the ability to go back and change your answer to any question, allowing you to see different outcomes based on different assumptions. Simply click on one of the calculators below to get started.

- [Estimate the Costs of Long-Term Care](#)
This Estimator will give you the current costs for long-term care in your geographic area. It will also estimate future costs based on current rates of inflation.
- [Loss of Wealth Calculator - Due to Caregiving: Reduced Work Schedule](#)
This Estimator will allow you to predict how much in wages, investment income, 401(k) employer matching monies and Social Security benefit income you could lose if you were required to reduce your work schedule to provide caregiving services to a loved one.
- [Loss of Wealth Calculator - Due to Caregiving: Quit Working](#)
This Estimator will allow you to predict how much in wages, investment income, 401(k) employer matching monies and Social Security benefit income you could lose if you were required to quit work to provide caregiving services to a loved one.
- [Loss of Wealth Calculator - Due to Disability](#)
This Estimator will allow you to predict how much in wages, investment income, 401(k) employer matching monies and Social Security benefit income you could lose if you were forced to quit work due to a disability.

Find Costs By Locality

Cost Calculators

Estimate the Costs of Long-Term Care

Planning for long-term care must include estimating the cost of care and finding the resources to pay for care.

This Estimator will give you the current, highest, lowest, and average costs for Home Health Care, Assisted Living, and Nursing Home Care, in your geographic area. It will also estimate future costs based on current rates of inflation.

Start by identifying a geographic location for your search:

Search for the average costs of care in a ZIP Code area, Statewide, or in a City:

ZIP Code:

Required for ZIP Code area averages.
Leave blank for Statewide or City averages.

State:

Required for Statewide and City averages.

City:

Leave blank for Statewide averages

Submit

Local Cost Of Care

Cost Calculators

Estimate the Costs of Long-Term Care

These cost estimates are from the MetLife *Survey of Nursing Home and Home Care Costs* and *Survey of Assisted Living Costs*, and are updated each year.

Select Another Location

Care Costs in Fergus Falls, MN	High	Low	Avg.	Annual Costs*
Home Health Care - Home Health Aide (Hourly Rates) ¹	\$25.50	\$17.62	\$22.68	\$11,793.60
Home Health Care - LPN (Hourly Rates) ¹	\$40.00	\$28.00	\$31.69	\$16,478.80
Assisted Living (Monthly Rates) ²	\$3,420.00	\$1,928.37	\$2,428.73	\$29,144.70
Nursing Homes - Semi-Private Room (Daily Rates) ¹	\$171.00	\$128.40	\$150.12	\$54,793.80
Nursing Homes - Private Room (Daily Rates) ¹	\$238.42	\$152.83	\$193.81	\$70,740.65
<p>*Annual Costs are based on the following scenario:</p> <ul style="list-style-type: none">• Home Health Care: Average rate, 2 hours/day, 5 days/week• Assisted Living: Average rate, 12 months/year• Nursing Homes: Average rate, 365 days/year				

Should I Care For Her?

Cost Calculators

Loss of Wealth Calculator

Due to Caregiving: Reduced work schedule

The biggest asset we have is our ability to get up every day and earn a living. If we can keep doing it we can earn a substantial sum of money. However, many of us will be prevented from earning an income, or be forced to reduce our income, if we are required to perform caregiving activities for a relative or loved one. Three-quarters of caregivers work full or part-time, with 54% of them having to make work-related adjustments. These adjustments include leaves of absence, taking a demotion to a less demanding job or going to part-time, choosing early retirement and/or giving up work entirely.

The calculator below allows you to look at three components of lost wealth, both separately and in total. First, you can determine lost income. This includes lost wages, lost investment income and lost Social Security benefits as result of lower wages. There are several default values built into the calculator. The calculator assumes you will reduce your work schedule by 30%, reducing your wages, savings, investments and 401(K) contributions by 30% as well. You can change any of these percentages to more closely approximate your particular situation.

Secondly, there are out-of-pocket costs associated with being a caregiver. These include such things as food, transportation to appointments, services and medications. Further, there is the cost of travel required to provide the caregiving. Studies have shown that the further away a caregiver lives from the person they are providing care to, the greater the out-of-pocket expenses.

Finally, there is the value of the lost use of money, also known as opportunity costs, related to lost income and out-of-pocket costs associated with caregiving expenses. Opportunity costs involve not only the cost of something, but also the economic benefits that you did without because you paid for something else. Specific to caregiving, the opportunity costs include the wages you gave up to provide care and the out-of-pocket expenses associated with providing that care. The calculator has a default value of 5% for the lost use of money, which means every year between the time you reduce your work schedule and your death 5% is compounded annually and added to the total of lost income and out-of-pocket costs. You can also change this value if you choose.

CareOptionsOnLine

- Research Library
- Cost Calculators
- Prepare Care Plan
- Provider and Cost information
- Assessment Tools