

Long-term care essay examples

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People are living longer today than the previous generations and this is why people are also facing more health related problems than people of previous generations. In this changed scenario and to meet with the newly emerged health hazards, it is necessary for people to have the better medical facilities of long term care which would enable them to face the hard times in their old age. The problem is visible in almost all the parts of the world but this paper discusses about the long term health care policies of Americans and several other related aspects of the issue.

The issue seems to be very sobering and of bigger importance when we look at the fact that by the year 2030, the number of U. S. nationals aged 65 years or older will cross 71 million. U. S. Bureau of the Census projects that by the year 2060 almost 24 million Americans will need long-term care. On the other hand consumers seem to be ignoring the planning for long term care. In a study conducted in 1998, 59 percent people said that they consider it a trivial issue and do not give a single thought at all to their future need for long-term care. One more peculiar fact appeared in a study done in the year 2000 by Health Insurance Association of America which suggests that people are not well aware of their health plans and they are under impression that Medicare or Medicaid will pay the bill if and when they need long-term care services. in a seminar organized by the National Endowment for Financial Education A participant said “ a number of people are still not aware of the long term care and when they hear these words they ask curiously “ long-term care, what is this?” Is it services? Or housing? American Council of Life Insurance has found in a survey report of the year 1998 that 57 percent of feeble elders who living in the community were solely dependent on family and friends for care. Now the question comes that is it

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possible for the family caregivers to continue this level of help to their elders. In the completely changed scenario of 21st century, the situation will further become complicated for the elders as well as for their caregivers because of being engaged in different jobs. This data is not confined to the elders only but the story is same in case of disabled also.

People are gradually becoming aware of the long term care but the cost is a major factor that is obstructing people to own these plans. The U. S. Bureau of the Census suggest that average cost of one year in a nursing home is about \$51, 000 which could be double or triple by the time when many Baby Boomers will step into their old age. The policy makers and the financial experts will have to think seriously in this regard and design a plan that could attract a large number of Americans due to low costs and other benefits. The issue of long term care is a very complex issue that requires attention and needs to be treated on urgent basis because this is to take shape as a problem when a large number of Americans will be in their old age, waiting for the help from others.