

Long term health care – us veterans essay sample

[Health & Medicine](#), [Healthcare](#)



Long term health care could be referred to as health care and assistance that is provided to the community by various institutions in US which are either owned and managed by the government or privately owned. For one to be considered for the Program, you must apply for it. At the moment the US government is facing a big challenge in providing and meeting the cost for long term health care to the ever soaring number of veterans. Not all US veterans are eligible for long term health care and the cost of long term health care is becoming a burden to many veterans who have to dig deeper in their pockets to pay bills. These are areas that this research paper will focus on. It will start by definitions of long term healthcare then try to establish who is supposed to pay for these bills and with what finally, it will also discuss in depth about the long-term benefits that are entitled to these veterans.

Long term health care is defined differently by different authors but when all these definitions are looked critically, they all have the same meaning. Some authors define it as that care which is provided to the community without any given time limit. Others define it as a variety of both health and personal care that ranges from helping the needy within their living confines to intensive health care offered by various nursing homes. It is also defined as a routine assistance provided to people with chronic illnesses, the disabled and old people.

In general, long term health care includes a range of services which includes skilled nursing care, rehabilitative services, palliative care, and supportive personal care offered by various agencies such as home health care and family care givers. Long term care could also be extended to incorporate <https://assignbuster.com/long-term-health-care-us-veterans-essay-sample/>

that form of help that is offered to old people so that they would overcome old age challenges. In US, this service is provided for free by Medicare contrary to what some people believe. To Thomas Day (10), long term health care means either physical or emotional assistance offered to somebody who is in need of it for undefined length of time. According to Medicare.gov (2007), long term service includes a range of services both non medical and medical provided to people suffering from chronic diseases and the disabled. It is geared towards helping these people to meet their personal and health requirements.

According to the US census data, a veteran is somebody who is over 18 years of age and not currently employed but has at least once served in the Air force, Navy and Marine Corps. The term is also used to refer to the elderly. According to the General Accounting Office, the number of those requiring long term health care is on the increase something that stretching the economy of the country beyond limit. As per 1994's report, 12 million veterans were in need of this service and it is predicted that future of financing this service will be affected by demographic changes. This has already turned to be a reality as there are many US veterans who are applying for these services due to the effects of both Iraq and Afghanistan war (Binstock 6)

At this juncture it should be known who is supposed to pay for long term healthcare or who should finance it. The government is trying to offer free health care but the large number of veterans of late is overwhelming. In 1994, the US government spent about 100 billion dollars on Long term health

care. Of this amount, 72% went to nursing home care while 28% was spent on home care. The affected individuals and their families accounted for 44 percent while private insurance accounts for any one percent. The rest was met by the state government, the federal government and the local government (Binstock et al 8)

In 2004, US government Veteran Affairs budget for the fiscal year was about 64 billion dollars on the registered 214, 000 veterans and another 26 million dollars were spend to cater for survivors and the family members of these veterans as cash disability benefits (Bascetta, 2003). It is estimated that the US government will spend about \$650 billion on Iraq and Afghanistan war veterans if these wars are prolonged. Already the government has spent 427 billion dollars on the war not mentioning the much that is spent on veterans thus making it the top most country in the world to spend such huge amount of money on health care for its veterans.

According to Rivlin and Wiener (4), to the surprise of the disabled elderly Americans and their families, much of their long term health care cost is paid from their pockets as opposed to the federal government health care programs such as the Medicare. Veterans turn to these governments funded programs only when they have no other good alternatives. Though the federal government has its own programs like Medicare that are meant to provide these services to all veterans, this does not happen as services are only offered to those that badly need it. This becomes a challenge to many who are assumed to be financially capable and yet they are not. These government programs do not come in unless there is medical cost to be

incurred within a short period. Mostly long term health care is offered by family members of the affected persons and also by various community based health organizations. “ Although many people identify long term care with nursing homes, the predominant provider of long term care in the United States is the family” (Rivlin and Wiener, 5)

The family members who offer these services are the unpaid caretakers who mostly include the relatives of the veteran particularly the wives, in law daughters and their own children. The bills for long term health care are paid by the respective individual families because long term care is not one of the policies of the health insurance. Long term care for the disabled comes from their own pockets and if they are lucky enough they are assisted by welfare organizations. More than half of the cost is paid by their families while Medicaid gives slightly less than a half. In the past decade, the much to be paid from individual pockets increased to something that became a burden to the veteran’s families.

Private insurance organizations account only for one percent of all the bills. Medicare services are provided free but assistance is accorded to those who have short stays as opposed to those who need the service in long term. It pays for these services for a limited period of time and after that the burden is transferred or left to the families of the veteran. (Rivlin and Wiener, 7)

As a result of the extended stay in nursing home, even the families that were initially financially stable end up being poor because of the big nursing care bills they have to pay from their pockets. Most veterans are not taken to

nursing home care and are nursed at home by their relatives. Not because they wish to do so but because of financial constraints.

Even though Medicare is meant for the veterans, not everybody is given. One barrier that bars many veterans from getting Medicaid is that for one to be entitled to it must be fully registered and approved by the Medicaid personnel. Everybody must be subjected to their test for example,

In 1988 individuals were not eligible for Medicaid if they have more than \$1,900 in assets, generally not counting the value of the home. Nursing home residents who meet the asset test and whose medical expenses exceed their ability to pay must contribute all of their income to help pay for their care after deducting a small personal needs allowance to pay for personal items (Rivlin and Wiener 8).

The high rate of dependence on individual pocket payments for the long term health cost has given rise to a two-class system. This brings out the issue of quality of this care. Although some organizations provide high quality health care, there are others that offer low quality services. Private facilities are a good example of those organizations that offer competitive services. Their services are much better than those that are offered by the federal government institutions such as Medicaid. (Roche, 2003)

All veterans are required to apply in every year for them to be included in the VA health program; failure to do so leads to their exclusion thereby becoming ineligible for the medical treatment and other benefits. The

veteran's administration (VA) offers its services to the old, sick and disabled people and it offers a wide range of services (shi and Singh, 2008)

According to the Veteran's Millennium Health Care and Benefits Act, US veterans were promised better services and benefits. Included were new cemeteries, World War II memorials to be constructed, long term health care and other benefits (About. com 2008)

There are three types of long term care services that are offered by veteran affairs' department. The first type of long term health care goes to those in the Veteran Affairs health care program. The beneficiaries are veterans who have service related disabilities and those that are either in the pension program or low income earners. These individuals are entitled to free drugs, nursing home care, home care and assisted living or domiciliary care. These services are not available to all enlisted veterans but are eligible to only those who possess serious disabilities and those considered to be earning relatively low incomes. The number of veterans to be considered is also dependent on the amount allocated to the Medicaid centers by the federal governments. " Eligibility is extended to any veteran who requires nursing home care for a service related injury or disease and to any veteran who needs such care for any other reason if he has a service-connected disability rated 70 percent or more" (Roche 104).

The other type of long term care benefits is the construction of the state veteran's homes. These homes provide nursing care but they are not limited to that as they also offer domiciliary care or what is also referred to as assisted living. The federal government funds the construction and building

of these homes. These homes are run by the respective states on behalf of the federal government and are meant for the veterans although their spouses are also hosted (Planning for Elder care, 2007)

There is also another benefit that is provided to the US veterans who at one time were on active duty. This benefit is known as disability income. The kitty is meant for those that acquired various disabilities as a result of being in the service. It is meant to uplift their living standards on understanding that they might be affected by those disabilities. For one to be eligible for this service, one must be approved and certified by the body they served that they have service related disabilities. Even those that are eligible for this service are not given the same amount. The amount that one receives is based on the disability percentage by the time they stopped working. (Shi and Singh 2003)

Long term health care is one of the major challenges that the US government face. Going by various studies that have been done in the recent past, the number of veterans is increasing at a higher rate than it used to in the past decades. The reason behind this is the effects of the prolonged Iraq and Afghanistan war. The challenge that must be faced is how the cost of offering long term health care would be met by the federal government and ease this burden that has made many veterans poor. At the moment US spends huge amount of money on programs like Medicare more than any other government in the world. Veterans are forced to pay from their pockets as the government cannot afford to pay for all the cost of

long term health care therefore for one to merit it, one must be subjected to a certain test so as to determine who should get what and who should not.

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