

Critical  
Conversations  
about

Long-term  
Care

# Long-term Care Quiz\*

Many people are unaware of the realities of long-term care, or the fact that more than 50 percent of Americans will need some type of long-term care during their lives\*. People with chronic medical conditions often need help performing routine tasks we take for granted – such as eating, taking medicine and bathing.



Since we can't predict when an injury or disability will occur, preparing ahead for your long-term care needs is important. Take this quick quiz to see how much you already know about long-term care.

\*Adapted from *Can You Pass This Quick Quiz on Long-Term Care?* TIAA-CREF Participant, November 2002, p. 21.

1. In most cases, health insurance or Medicare pays for long-term care services.  
 True    False
2. Most long-term care services are received at home.  
 True    False
3. What is the annual cost of a part-time home-health aide?  
 \$4,000 - \$10,000  
 \$8,000 - \$16,000  
 \$12,000 - \$16,000
4. What is the average annual cost of nursing home care in the United States?  
 \$15,000  
 \$25,000  
 \$40,000  
 \$66,000
5. What is the average length of stay for people who receive care in a nursing home?  
 6 months  
 1.5 years  
 2.6 years  
 5.2 years

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Turn over for Answer Key

# Answer Key

1. False
2. True
3. \$12,000-16,000
4. \$66,000
5. 2.6 years

# References

1. Americans for Long-Term Care Security. (2002).
2. U.S. General Accounting Office. (2000). *Long-Term Care Insurance: Better Information Critical to Prospective Purchasers.*
3. U.S. Department of Labor. (November 2000). Advisory Council of Employee Welfare and Pension Benefit Plans.
4. Consumer Reports. (November 2003). *Do You Need Long-Term-Care Insurance?*
5. Conning & Co. (1999). *Long-Term Care Insurance - Baby Boom or Bust.*