



# Long-Term Care: Federal, State, and Private Options for the Future (Haworth Health and Social Policy)

*Marvin D Feit, Michael T Flannery, Raymond C O'Brien*

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As we age, many of us will face the responsibility of providing long-term care either for ourselves or for other loved ones, and we can no longer take for granted that the government will pay for our health care costs if and when we cannot. Long-Term Care gives you a no-nonsense look at the precarious states of our health care and social security systems, the alarming truths behind the bipartisan bickering over health care reforms, and what our future will hold if we don't take swift action. Most importantly, it teaches you how to prepare for the day when you can no longer care for yourselves by laying out your options and showing you why you must think in advance. Long-Term Care shows you how society might contain health care costs, offer fair and competent treatment to the poor, the middle class, and the wealthy, and prevent the collapse of the Medicare and Medicaid programs. In a careful analysis of all aspects of the health care debate, this book shows you effective measures individual states are taking to balance need and cost, as well as how you can act now to help yourselves after. In an effort to cover all the bases, the authors discuss:

- health care policy in the 1990s
- the importance of geriatric voting
- medicaid spend-down techniques
- providing long-term care for yourself or a family member without depleting your savings
- HMOs
- the positive and negative aspects of medical technology
- Elderlaw approaches to planning
- long-term care insurance Whether you are a health care provider, an attorney in elder law, a policymaker, or simply a concerned citizen, Long-Term Care gives you accurate information that will help you understand the issues at stake and take a position either in support of or against public policy. Don't risk your future by remaining uninformed or misinformed.

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