

Basics of Long-Term Care



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What is Long-Term Care?

- Home Health Aide Assistance
- Assisted Living Facility
- Skilled Nursing Facility

Ways to Pay for Long-Term Care?

- Private Pay
- Medicare
- Long Term Care Insurance
- Veteran Benefits
- Medicaid

Medicare

- Part A covers up to 100 days of “skilled nursing” care after 3 days hospitalization.
 - Days 1-20 covered in full
 - Days 21-100 co-pay of \$209.50 (2025) per day

Medicaid

- **Aged, Blind, Disabled (New Jersey Care)**
 - Aged (65), Blind, or Disabled – no clinical test
 - Income under 100% of the FPL, \$1,305 single, \$1,763 couple (2025)
 - Resources under \$4,000 single; \$6,000 couple
 - Benefits: home health aide, health insurance
 - Does NOT cover assisted living or skilled nursing facility

Medicaid

- **Managed Long Term Services and Supports (MLTSS)**
 - Home, Assisted Living, and Nursing Facility
 - Clinical = 3 activities of daily living
 - Income = under \$2,901 (2025) or establish qualified income trust
 - Non-applicant spouse's income doesn't count
 - Minimum monthly maintenance needs allowance
 - Resources = under \$2,000
 - Non-applicant spouse can receive community spouse resource allowance (max \$157,920 (2025))
 - Yours, mine, and ours.
 - Counts unless exempt BUT use caution (estate recovery)

Home Health Aide

- **Personal Care Assistance**

- Moderate, or greater, hands-on assistance in at least one activity of daily living
- OR minimal assistance, or greater, in 3 ADLs, one of which must be **hands on**.
- IADLs alone not enough

- **How to Service Hours?**

- Agency
- Personal Preference Program (PPP)

Questions?

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