

- \$110,760,000,000 is what Medicaid spends annually on LTC services
- This is AFTER the family has exhausted their wealth
- Social Security Trustee Report warning

"Where Life Begins Again"

Crosslake, MN
218-692-6650

Apartment Rents 2019

Birch \$2255.00 (378 square feet)
Aspen \$2460.00 (398 square feet)
Evergreen \$2975.00 (575 square feet)

Included in rent: Initial RN Assessment, additional RN assessments are billed separately, 24/7 staffing, 24/7 on call nursing, emergency call system, administration fee.

Second Person - \$925.00

There is a nonrefundable community fee of \$750.00 for any pet.
Deposit \$500.00

There is a nonrefundable reservation fee of \$500.00 if resident moves in.
Life Line pendent replacement \$210.00

Al-a-cart Services and billable service

Additional Laundry per load	\$15.00
Additional Housekeeping- Vacuum, Light dusting, cleaning of bathroom	\$15.00 per time
Shampoo of carpets in-house staff. If we have to hire a professional, it will be billed at their rate.	\$15.00 15 minute increment
Maintenance technician fee, Example maintenance of room does not include cost to replace fixtures, carpet, etc. that billed separately.	\$15.00 15 minute increments
Additional bathing services by 1 staff	\$30.00 per time
Additional bathing service by 2 staff	\$45.00 per time
Food tray service to room after 3 days	\$10.00 per day (Temporary only)

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Optional Services on fee basis:

- Medication Management – includes set up, administration up to four (4) times daily, and nurse monitoring services (4 points)
- Medication Management - includes set up, administration more than four (4) times daily, and nurse monitoring services (5 points)
- Daily insulin administration via insulin pen (3 point)
- Daily physical assistance with dressing one person (3 points)
- Daily physical assistance with dressing two person (5 points)
- Daily physical assistance with grooming (2 points)
- Special diet or meal preparation (1 point)
- 1 person transfer assistance (2 points)
- 1 person ambulating assistance (2 points)
- 2 person transfer assistance (5 points)
- 2 person ambulating assistance (5 point)
- Mechanical lift assist (5 points)
- Physical assistance with toileting one person (2 point)
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- Incontinence assistance/toileting schedules (2 points)
- Assist with monitoring of glucose once per day (1 point)
- Blood pressure, pulse and weight checks once per day (1 point)
- Assist with monitoring of glucose more than once per day (3 points)
- Blood pressure, pulse, or weight more than once per day (2 point)
- Assist with Teds Stockings (1 point)
- Assist with Jobst stockings (2 points)
- Assist with Oxygen (4 point)
- Attendant monitoring service – regular room checks throughout 24-hour period up to 4 times (2 points)

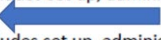
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Optional Services on fee basis:	
• Medication Management – includes set up, administration up to four (4) times daily and nurse monitoring services (4 points)	<u>Level of Care A - \$815.00</u>
• Medication Management - includes set up, administration up to four (4) times daily and nurse monitoring services (5 points)	Assistance with 1-5 points of Optional Services of Daily Living. <u>Level of Care B - \$1125.00</u>
• Daily insulin administration via insulin pen (3 points)	Assistance with 6-7 points of Optional Services of Daily Living. <u>Level of Care C - \$1430.00</u>
• Daily physical assistance with dressing one person (2 points)	Assistance with 8-10 points of Optional Services of Daily Living. <u>Level of Care D - \$1640.00</u>
• Daily physical assistance with dressing two persons (3 points)	Assistance with 11-12 points of Optional Services of Daily Living. <u>Level of Care E - \$1945.00</u>
• Special diet or meal preparation (1 point)	Assistance with 13-17 points of Optional Services of Daily Living.
• 1 person transfer assistance (2 points)	<u>Level of Care F - \$2360.00</u>
• 1 person ambulating assistance (2 points)	Assistance with 18 – 20 points of Optional Services of Daily Living.
• 2 person transfer assistance (5 points)	<u>Level of Care G- \$3390.00</u>
• 2 person ambulating assistance (5 points)	Assistance with 21 or more points of Optional Service of Daily living.
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\$5,805

Projected Net Value For Date Long Term Care (LTC) Starts					
Assets (\$K)				Liabilities (\$K)	
Savings & Investments		Personal Property		Mortgage	Other
Tax Exempt	Taxable	Home	Other		
\$900.00	\$0.00	\$280.00	\$200.00	\$0.00	\$0.00
Total Net Worth =		\$1,380.00	What If Net Worth =		

Cost Of Care				
	In Home Skilled Nursing (2vts/wk)	Base Care Per Person \$ Per Month	Medium Care Per Person \$ Per Month	Max. Care Per Person \$ Per Month
Home Health Aid	\$6,244.00	\$2,000.00	\$0.00	\$0.00
		\$0.00	\$0.00	\$0.00
Current Expenses				
Item		Base Care	Medium Care	Max Care
Food		\$1,500.00	\$1,500.00	\$1,500.00
Car		\$300.00	\$300.00	\$300.00
Health Insurance		\$533.00	\$533.00	\$533.00
Other 1		\$2,000.00	\$2,000.00	\$2,000.00
Other 2		\$0.00	\$0.00	\$0.00
Total		\$4,333.00	\$4,333.00	\$4,333.00
Current Monthly Costs For 2		\$16,910.00	\$16,910.00	\$16,910.00
Current Monthly Costs For 1		\$10,577.00	\$10,577.00	\$10,577.00
Monthly Deficit		-\$12,577.00	-\$12,577.00	-\$12,577.00
Projected Care Costs For 2		\$26,679.72	\$26,679.72	\$26,679.72
Projected Care Costs For 1		\$16,480.94	\$16,480.94	\$16,480.94

	-	-	-
Inc. - Cost (Projected) =	\$266.2 1	\$266.2 1	\$266.2 1
Savings Lasts (In Years) =	4.2	4.2	4.2

LTC Claim Data

Monthly Median Costs: *National (2020)*

In-Home Care	Community and Assisted Living	Nursing Home Facility
Homemaker Services ¹ \$4,481	Adult Day Health Care ² \$1,603	Semi-Private Room ² \$7,756
Home Health Aide ¹ \$4,576	Assisted Living Facility ³ \$4,300	Private Room ² \$8,821

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		All Values and Benefits Guaranteed Guaranteed 1.00% Interest Rate								
of		Scheduled	Cash	Total	Net	Total	Max Monthly	Max Monthly	Total	Total Benefit**
r	Age	Premium	Value	Received on Surrender	Death Benefit	LTC Benefit (Excludes Inflation)	LTC Benefit* (Excludes Inflation)	Inflation Rider Benefit*	Monthly Benefit	(Total LTC Benefit Plus Inflation)
1	66	26,651	14,566	21,321	192,000	384,001	8,000	0	8,000	401,281
2	67	26,651	24,290	42,642	192,000	384,001	8,000	240	8,240	412,801
3	68	26,651	34,379	63,963	192,000	384,001	8,000	480	8,480	424,321
4	69	26,651	44,856	85,284	192,000	384,001	8,000	720	8,720	435,841
5	70	26,651	55,740	106,605	192,000	384,001	8,000	960	8,960	447,361
		133,256								
6	71	26,651	67,049	127,926	192,000	384,001	8,000	1,200	9,200	458,881
7	72	26,651	78,808	149,247	192,000	384,001	8,000	1,440	9,440	470,401
8	73	26,651	91,052	170,568	213,210	384,001	8,000	1,680	9,680	481,921
9	74	26,651	103,830	191,889	239,861	384,001	8,000	1,920	9,920	493,441
0	75	26,651	117,213	213,210	266,513	384,001	8,000	2,160	10,160	504,961
		266,513								
1	76	0	120,536	266,513	266,513	384,001	8,000	2,400	10,400	516,481
2	77	0	123,860	266,513	266,513	384,001	8,000	2,640	10,640	528,001
3	78	0	127,182	266,513	266,513	384,001	8,000	2,880	10,880	539,521
4	79	0	130,499	266,513	266,513	384,001	8,000	3,120	11,120	551,041
5	80	0	133,797	266,513	266,513	384,001	8,000	3,360	11,360	562,561
		266,513								

End of Year	Age	Contract Premium	Death Benefit	Cash Value	Paid-Up Insurance	Extended Term Insurance	
						Years	Days
1	67	\$26,651.00	\$347,160	\$0.00	\$0	0	0
2	68	26,651.00	347,160	18,677.21	38,882	4	189
3	69	26,651.00	347,160	39,590.13	79,847	7	270
4	70	26,651.00	347,160	61,339.70	119,770	10	35
5	71	26,651.00	347,160	83,960.65	158,652	11	344
6	72	26,651.00	347,160	107,511.98	196,840	13	172
7	73	26,651.00	347,160	132,073.55	234,680	14	308
8	74	26,651.00	347,160	157,746.03	272,173	16	100
9	75	26,651.00	347,160	184,682.18	309,667	18	103
10	76	26,651.00	347,160	213,086.81	347,160	0	0