

## Beyond Medicare: Achieving Long-Term Care Security (Jossey Bass/Aha Press Series)

Malvin Schechter



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A Twentieth Century Fund BookYoung, middle aged, or old; rich, middle class, or poor, all are susceptible to the very serious risks and high costs associated with this nation's inadequate system of long-term care. Any individual confronted with a long-term illness, or that of a family member, can have all hope of financial security shattered: Medicaid comes into play only after financial hardships have arrived; Medicare does not cover long-term care at home or in the nursing home; and there are not reliable third-party programs that offer the security required. Beyond Medicare provides a wealth of insights into the public and private policies that can generate effective, efficient, equitable, and humane long-term services. Arguing against any attempts to eliminate, delay, or dilute provisions for long-term care in a reformed health care system, Malvin Schechter shows that long-term care costs can be controlled and that the necessary technology and strategies for delivering long-term care are available and feasible. Schechter explains that, given the increase in life expectancy, growth in the older population, and the incressing costs and demands on younger adults for caregiving, provisions for long-term care are a necessity in the United States today. He defines the problems currently facing society as a result of inadequate long-term care systems, provides details of working programs that have proven to be effective in helping those needing long-term care, and offers suggestins for how the delivery of long-term care can be organized and financed.

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