

The Public's Views On Long-Term Care

Most Americans (84%) have had at least some experience with nursing homes – either as a patient or a visitor, and nearly half (46%) say a family member or close friend has been in a home in the past 3 years.

There is a fair amount of concern about paying for long-term care, with nearly three in ten (28%) adults saying they are “very” worried that they won’t be able to pay for nursing home and home care services. Just over one-quarter (26%) of adults say they have given “a lot” of thought to how they will pay for long-term care, and this share increases with age.

Views On Nursing Homes

Compared with other players in the health care industry, nursing homes rank below drug companies in the share of adults who say they are doing a “good job” serving health care consumers. While majorities say nurses (84%), doctors (69%) and hospitals (64%) do a “good job” serving consumers, nursing homes (35%) rank below pharmaceutical companies (43%) and just above health insurance companies (34%), and HMOs (30%).

Most adults agree that nursing homes provide a safe environment for people who need them (69%), but are more mixed on the affordability and quality of nursing home care. While more than half (53%) of the public agrees that nursing homes provide an affordable way for people to get round-the-clock care, nearly four in ten (39%) disagree (including 21% who “strongly” disagree). Similarly, while nearly half (46%) of the public agree that nursing homes provide high-quality services, a similar share (42%) disagree.

Indeed, the public is somewhat wary of nursing home care - twice as many adults say being in a nursing home makes people “worse off” than they were before (41%) as say that nursing homes make people “better off” (19%). Furthermore, few people say they would choose to get care in a nursing home (12%) over a hospital (39%) if they required round-the-clock care.

While most Americans agree that nursing home staff members are concerned about the well-being of their patients (68%), many believe nursing homes are understaffed and poorly managed, and say families of nursing home residents are not involved enough. Nearly three-quarters (74%) of the public agrees that nursing homes don’t have enough staff (including 50% who “strongly” agree). About six in ten agree that nursing home staff are poorly trained (60%), and that there is too much waste, fraud and abuse by nursing home managers (58%). More than six in ten (64%) agree that families of those in nursing homes are not involved enough in what’s going on.

Paying for Long-Term Care

In terms of paying for long-term care, three in ten (30%) adults say insurance would be the main source of funds if they or a family member needed nursing home care. Fewer say personal savings (16%) or government programs such as Medicare or Medicaid (13%) would be the main source. In reality, private insurance is estimated to pay for a small share of nursing home expenses (8%), while Medicaid (46%) is the major source of financing for nursing home care.

Few Americans report having long-term care insurance - just over two in ten (21%) adults say they have a long-term care policy. The most commonly cited reason among those without a policy is cost (59%). However, nearly one-third (32%) of people without long-term care insurance say it's just not something they've ever thought about.

The public is mixed on whether a federal tax-credit would encourage them to buy long-term care insurance. About half (48%) say a tax credit would make them more likely to buy a policy, while the same share (48%) say it would not.

Government's Role In Long-Term Care

Americans see a role for government in regulating nursing home quality. About six in ten (63%) adults agree that there is not enough government regulation of the quality of nursing homes and almost half (48%) say nursing homes are not paid enough by the government and other insurers.

Sources of Information About Nursing Homes

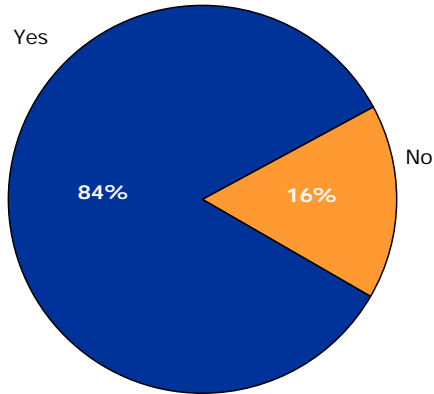
Many Americans are unsure of where to get advice and information about nursing homes - 57% say they would not know where to go for advice or information if a family member needed nursing home care. The public seems most comfortable getting information and advice about nursing home care from personal sources. Many more say they would be "very likely" to go to friends and family (59%) or their doctor (54%) for information, compared with government websites (27%), community service agencies (25%), books/reports (25%) or government programs (23%).

Experience with Long-Term Care

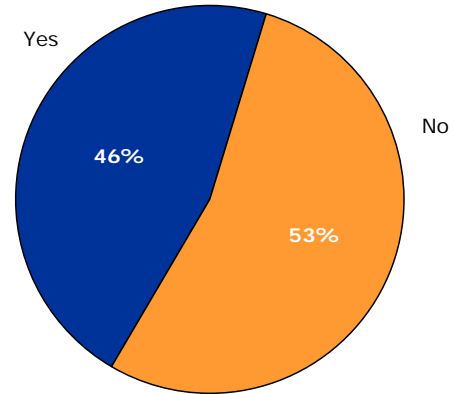
The vast majority of Americans (84%) have had at least some experience with nursing homes – either as a patient or a visitor. Close to half (46%) of the public say a member of family or someone they know well has been in a nursing home in the past three years.

Experience With Long-Term Care

Have you ever been in a nursing home, either as a patient or as a visitor?



At any time during the past 3 years, was a member of your immediate family or someone you know well in a nursing home?



Source: Kaiser Family Foundation *Health Poll Report Survey* (conducted June 2-5, 2005)

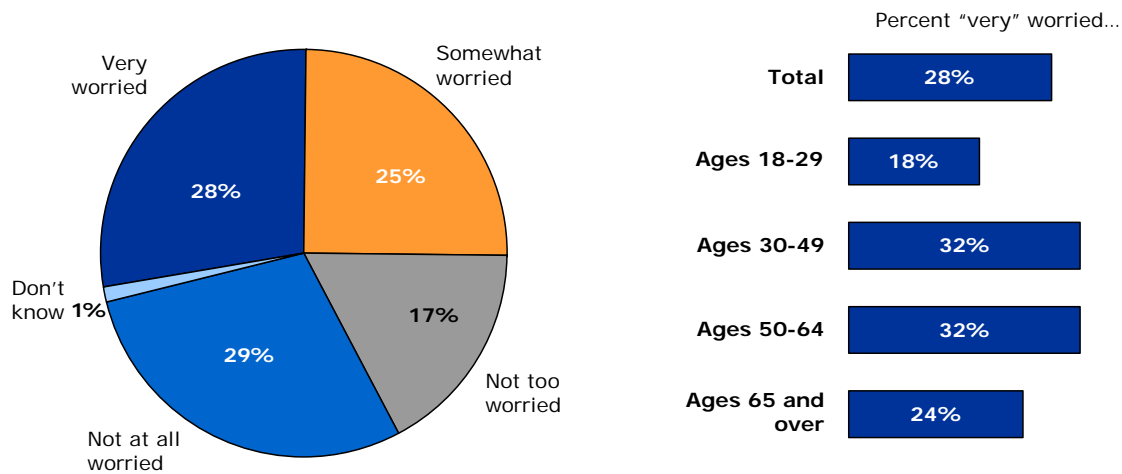
Concern About Long-Term Care

There is a fair amount of concern about paying for long-term care, with nearly three in ten (28%) say they are “very” worried that they won’t be able to pay for nursing home and home care services.

Middle-aged adults are more worried about paying for nursing home care than their younger and older counterparts. More than three in ten (32%) adults ages 30-64 say they are “very” worried about paying for nursing home care, compared with fewer than two in ten adults ages 18-29 (18%) and just under one-quarter of seniors (24%).

Concern About Long-Term Care

How worried are you that you won’t be able to pay for nursing home and home care services?



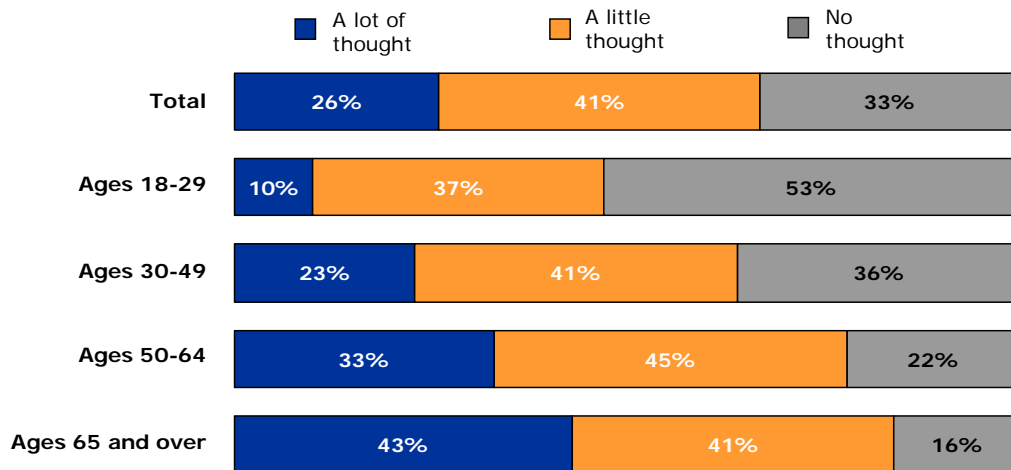
Source: Kaiser Family Foundation *Health Poll Report Survey* (conducted June 2-5, 2005)

Planning For Long-Term Care

Just over one-quarter of Americans (26%) say they have given “a lot” of thought to how they will pay for long-term care. Not surprisingly, the share of adults who say they have thought about how to pay for long-term care increases with age. While just one in ten (10%) adults ages 18-29 say they have given these plans “a lot” of thought, more than two in ten (23%) adults ages 30-49, three in ten (33%) adults ages 50-64 and four in ten (43%) seniors say the same.

Planning For Long-Term Care

When thinking about your financial needs in retirement, how much thought have you given to how to pay for long-term care in a nursing home or home health care costs not covered by Medicare?



Source: Kaiser Family Foundation *Health Poll Report Survey* (conducted June 2-5, 2005)

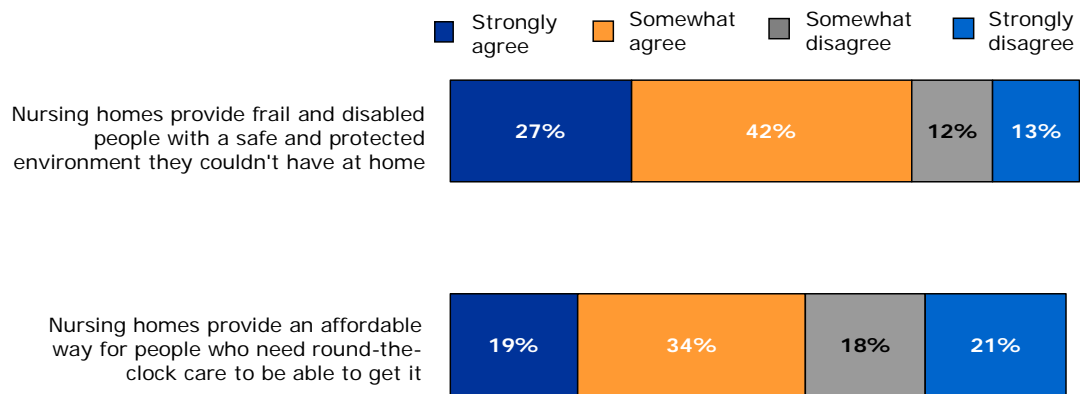
Views On Benefits Of Nursing Homes

Most adults agree that nursing homes provide a safe environment for people who need them, but are more mixed on the affordability of nursing home care. Nearly seven in ten (69%) adults agree that nursing homes provide frail and disabled people with a safe and protected environment not available at home, however about one-quarter (25%) of the public disagrees.

While half (53%) of the public agrees that nursing homes provide an affordable way for people to get round-the-clock care, nearly four in ten (39%) disagree with this statement (including 21% who "strongly" disagree).

Views On Benefits Of Nursing Homes

Percent who agree/disagree with the following statements ...



Source: Kaiser Family Foundation *Health Poll Report Survey* (conducted June 2-5, 2005)

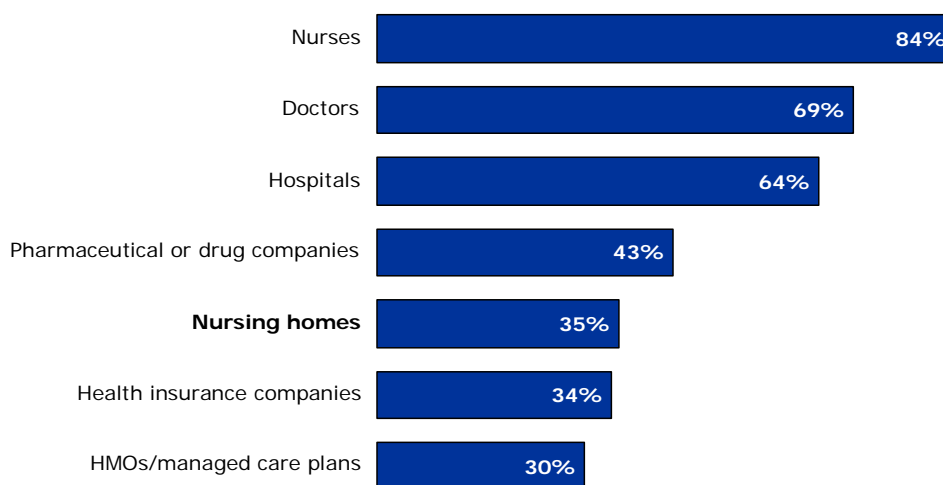
Views Of Nursing Homes In Relation To Other Industries

Compared with other players in the health care industry, nursing homes rank below drug companies in the share of adults who say they are doing a “good job” serving health care consumers. A large majority of the public says nurses (84%) are doing a “good job” serving consumers, and somewhat smaller majorities say the same about doctors (69%) and hospitals (64%).

Fewer adults say pharmaceutical companies (43%) do a “good job” serving health care consumers, and fewer still say nursing homes (35%), health insurance companies (34%), and HMOs (30%) do a “good job”.

Views Of Nursing Homes In Relation To Other Industries

Percent who say each of the following is doing a “good job” serving health care consumers...



Source: Kaiser Family Foundation *Health Poll Report Survey* (conducted June 2-5, 2005)

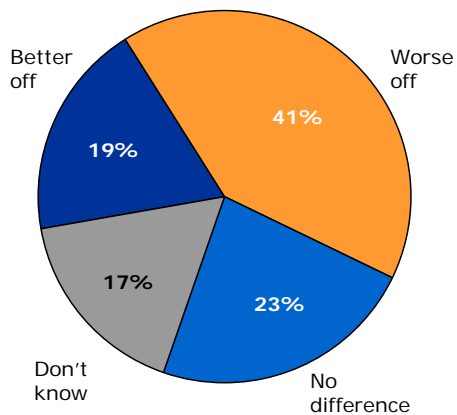
Views On Nursing Home Care

The public is wary of whether nursing home care benefits patients. Twice as many adults say being in a nursing home makes people “worse off” than they were before (41%), as say that nursing homes make people “better off” (19%). Although, almost one-quarter (23%) of adults believe being in a nursing home doesn’t make much difference in patients’ well-being.

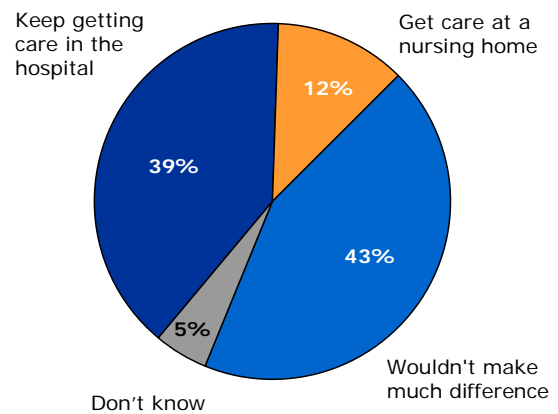
Furthermore, few people would choose to get care in a nursing home care over a hospital. Just over one in ten (12%) adults say if they were hospitalized and required round-the-clock care that they would prefer to get this care in a nursing home, while nearly four in ten (39%) say they would prefer to stay in the hospital. More than four in ten (43%) say it wouldn’t make much difference if they moved to a nursing home or stayed in the hospital.

Views On Nursing Home Care

For most people who move into a nursing home, do you think being in the nursing home makes them better or worse off than they were before, or doesn't it make much difference?



If you had been hospitalized and required round-the-clock medical care in an institution would you prefer to...



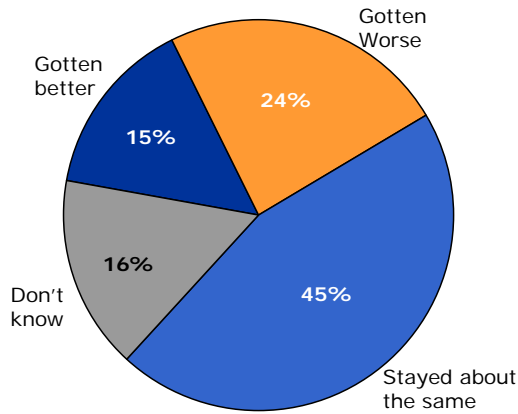
Source: Kaiser Family Foundation *Health Poll Report Survey* (conducted June 2-5, 2005)

Perceived Quality Of Nursing Homes

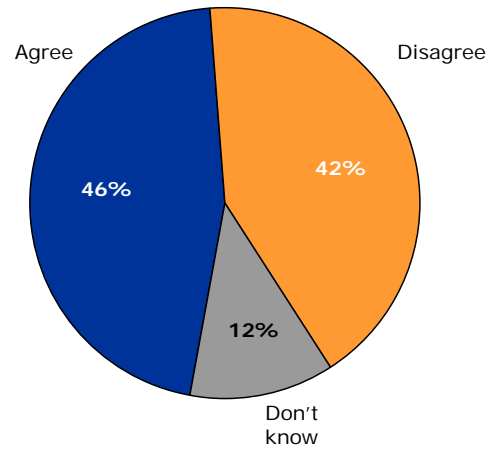
Views are mixed on the quality of nursing home care. Nearly one-half (45%) of adults say the quality of nursing homes has stayed the same over the past five years, while just under one-quarter (24%) say it's "gotten worse" and 15% say it's "gotten better". And while 46% agree that nursing homes provide high-quality services for people who need them, a similar share (43%) disagrees.

Perceived Quality Of Nursing Homes

During the past five years, do you think that the quality of nursing homes in this country has...



Nursing homes provide high-quality services for people who need them...



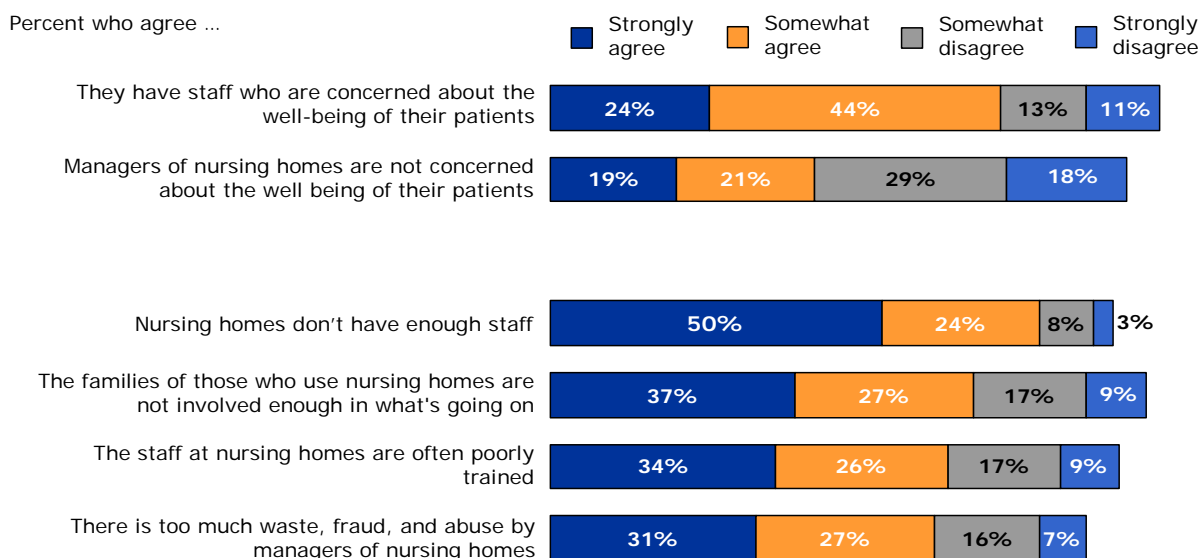
Source: Kaiser Family Foundation *Health Poll Report Survey* (conducted June 2-5, 2005)

Views Of Nursing Home Management

Most Americans believe the management and staff of nursing homes are concerned for residents' well-being. Nearly seven in ten (68%) agree that staff are concerned about the well-being of their patients, and nearly half (47%) disagree with the attitude that managers are NOT concerned about patients well-being.

However, many Americans say nursing homes are understaffed and poorly managed, and that families of nursing home residents are not involved enough. Nearly three-quarters (74%) of the public agrees that nursing homes don't have enough staff (including 50% who "strongly" agree). More than six in ten (64%) agree that families of those in nursing homes are not involved enough in what's going on. About six in ten agree that nursing home staff are poorly trained (60%), and that there is too much waste, fraud and abuse by nursing home managers (58%).

Views Of Nursing Home Management



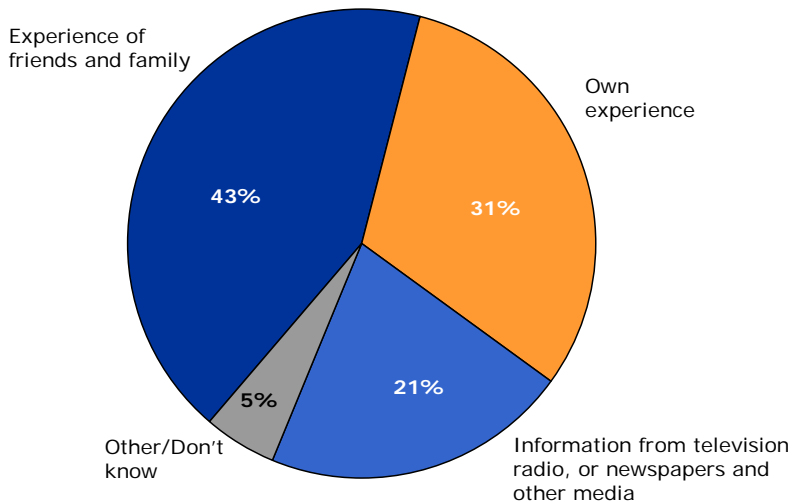
Source: Kaiser Family Foundation *Health Poll Report Survey* (conducted June 2-5, 2005)

Where Do Views Of Nursing Homes Come From?

The public's views on nursing homes come mainly from personal experience or the experience of friends and family. Nearly three-quarters of adults say their impression of nursing homes in this country is based mainly on the experiences of friends and family (43%) or their own experience (31%). Just over two in ten (21%) say they rely mainly on information from media sources such as TV and newspapers.

Where Do Views Of Nursing Homes Come From?

Percent who say their impression of nursing homes in this country is based mainly on...



Source: Kaiser Family Foundation *Health Poll Report Survey* (conducted June 2-5, 2005)

Cost Of Nursing Home Care

More than four in ten Americans correctly guess that one year in a nursing home costs between \$60,000 (26%) and \$80,000 (18%) per year (national average for a private room is approximately \$70,000/year¹). About one-third of the public *underestimates* the cost (26% say \$40,000 a year and 6% guess \$20,000) and 16% *overestimate* that a year of nursing home care would cost about \$100,000.

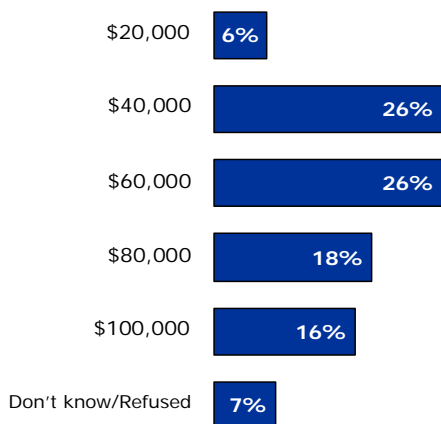
Three in ten (30%) adults believe that insurance would be the main source of funds to pay for nursing home care if they or a family member needed it. Fewer say personal savings (16%) or government programs such as Medicare or Medicaid (13%) would be the main source. Very few say family (3%) or Social Security (2%) would pay nursing home bills. Three in ten (30%) Americans don't know or refused to say how they would pay for long-term care if they or a family member had to go to a nursing home.

In fact, Medicaid is the largest source of financing for nursing home care, paying almost half (46%) of nursing home expenses, while private insurance pays for just 8%. More than one-quarter of nursing home expenses (28%) are paid out-of-pocket.²

Cost Of Nursing Home Care

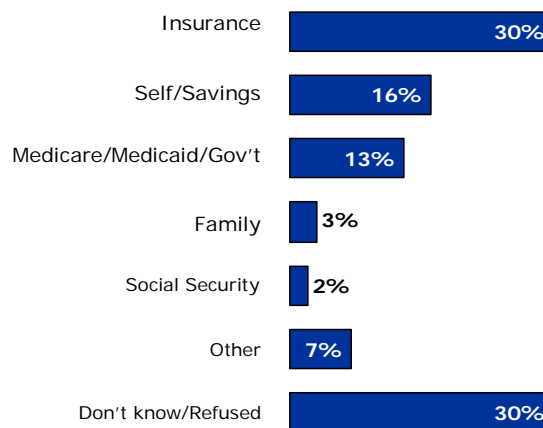
Which of the following do you think comes closest to what one year in a nursing home would cost?

*National average approx \$70,000/year



Source: Kaiser Family Foundation *National Survey on the Public's Views About Medicaid* (conducted April-May 2005)

If you or a family member had a long term illness or disability and had to go into a nursing home, how would the bill mainly be paid? (OPEN-ENDED)



Source: Kaiser Family Foundation *Health Poll Report Survey* (conducted June 2-5, 2005)

¹ Kaiser Family Foundation, *Health Care and the 2004 Election: Long-Term Care 2004*

² Kaiser Commission on Medicaid and the Uninsured, *Medicaid and Long-Term Care*, March 2005

Long-Term Care Insurance

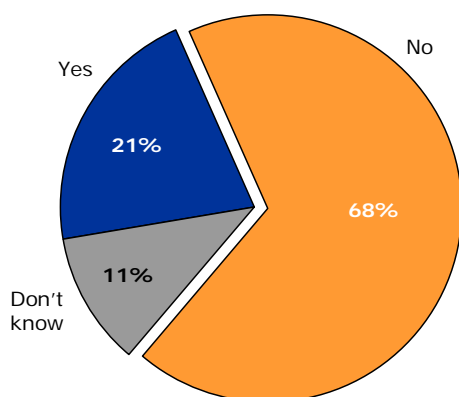
Just over two in ten (21%) adults say they have a long-term care insurance policy, while nearly seven in ten (68%) say they do not.

The most commonly cited reason among those without a policy is cost. Nearly six in ten (59%) adults without a long-term care policy say the cost is a major reason they don't have a policy. Around three in ten (32%) admit long-term care is just not something they think about, while about the same share (30%) say the policies don't cover enough of the expense of long-term care.

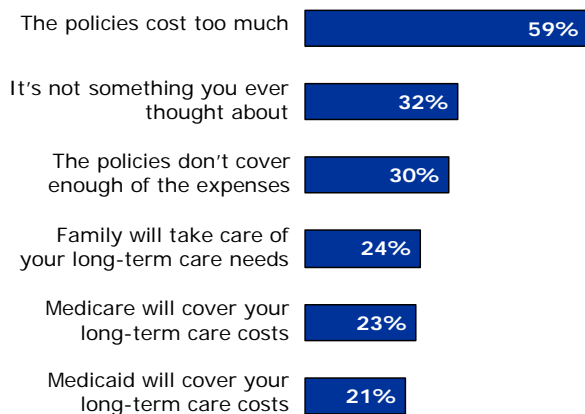
About one-quarter (24%) of those without long-term care insurance expect that their family will take care of their long-term care needs. And about two in ten say a major reason they don't have long-term care insurance is that Medicare (23%) or Medicaid (21%) will cover the cost of care.

Long-Term Care Insurance

Do you have a private long-term care insurance policy, (insurance that pays for nursing home and home care services over a long period of time?)



Of the 68% who say they do NOT have long-term care insurance, percent who say each of the following is a major reason why not...



Source: Kaiser Family Foundation *Health Poll Report Survey* (conducted June 2-5, 2005)

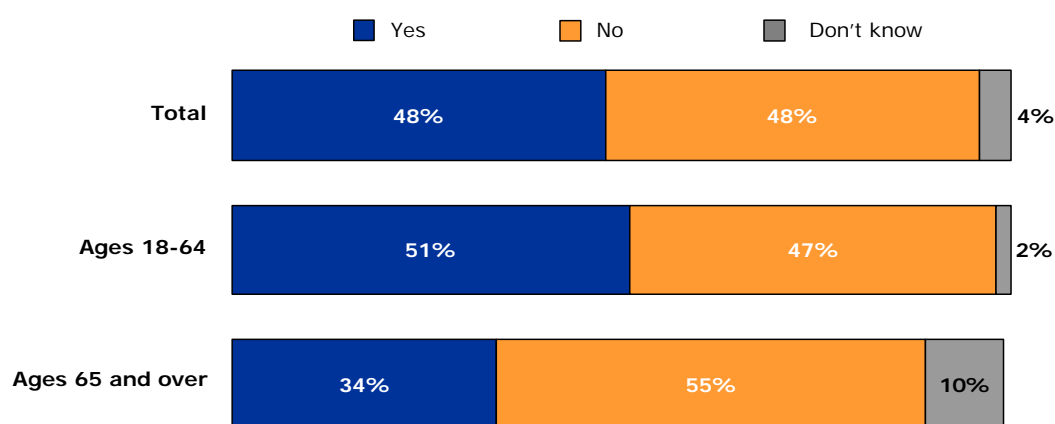
Tax Credits For Long-Term Care Insurance

The public is mixed on whether a federal tax-credit would encourage them to buy long-term care insurance. About half (48%) say a tax credit would make them more likely to buy a policy, while the same share (48%) say it would not.

Younger adults appear to be more encouraged by the prospect of a tax credit – over half (51%) of adults ages 18-64 say a tax credit would make them more likely to purchase long-term care insurance, while just over one-third (34%) of seniors say the same.

Tax Credits For Long-term Care Insurance

If the federal government were to give you a tax deduction or tax credit, would this make you more likely to purchase long-term care insurance, or wouldn't it make any difference?



Source: Kaiser Family Foundation *Health Poll Report Survey* (conducted June 2-5, 2005)

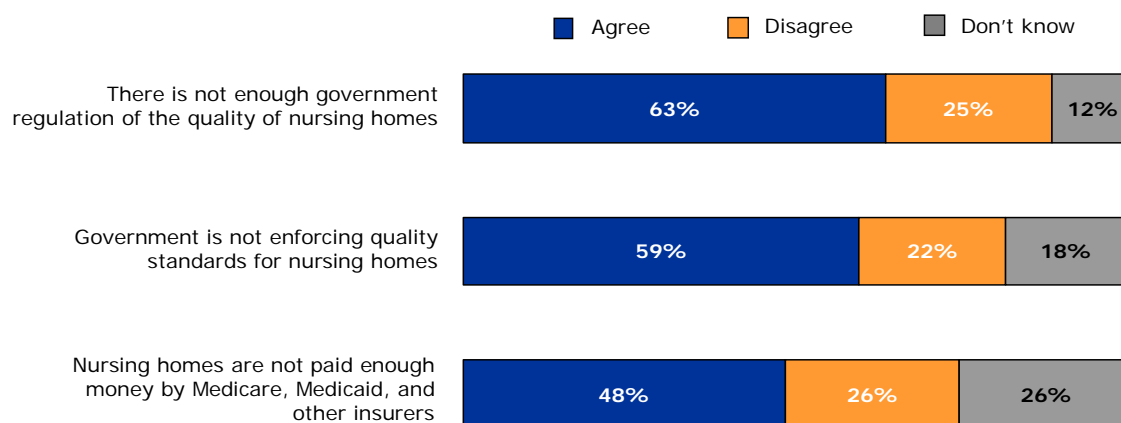
Government Regulation Of Nursing Homes

Many adults believe the government is not doing enough to regulate the quality of nursing homes. Over six in ten (63%) adults agree that there is not enough government regulation of the quality of nursing homes (25% disagree with this statement), and nearly six in ten (59%) say the government is not enforcing quality standards for nursing homes (22% disagree).

Almost one-half (48%) of the public says nursing homes are not paid enough by the government and other insurers, while one-quarter disagree (26%). More than one-quarter (26%) aren't sure whether nursing homes should be paid more or not.

Government Regulation Of Nursing Homes

Percent who agree/disagree with the following statements ...



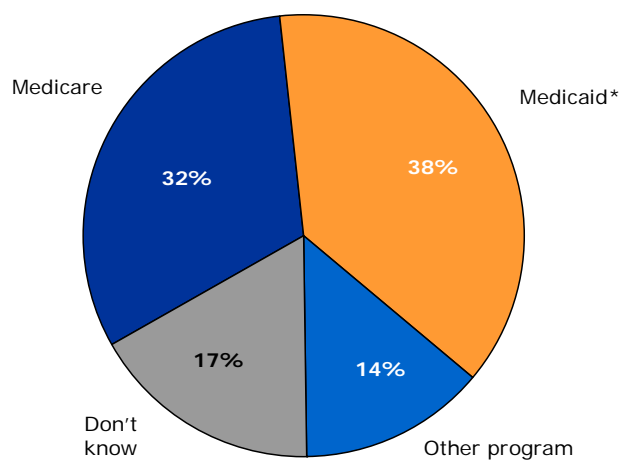
Source: Kaiser Family Foundation *Health Poll Report Survey* (conducted June 2-5, 2005)

Knowledge Of Government Programs

Fewer than four in ten (38%) adults is able to correctly identify Medicaid as the primary source of health insurance for low-income and people who need long-term care. Many believe Medicare (32%) is main source of insurance for these groups, while 14% say some other program, and 17% don't know.

Knowledge Of Government Programs

Which of the following government programs is the primary source of health insurance for low-income people who need nursing home care or home care over a long period of time... (*Correct answer)



Source: Kaiser Family Foundation *National Survey on the Public's Views About Medicaid* (conducted April-May 2005)

Sources Of Information About Nursing Home Care

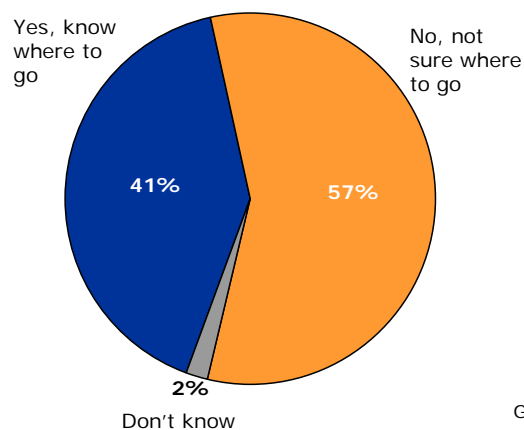
Many Americans are unsure of where they would go to get advice and information about nursing homes. Nearly six in ten (57%) say they would not know where to go for advice or information if a family member needed nursing home care; about four in ten (41%) say they would know where to go.

The public seems most comfortable getting information and advice about nursing home care from personal sources. About six in ten (59%) say they would be “very likely” to go to friends and family for information or advice about nursing home care, and more than five in ten (54%) say they would be “very likely” to rely on their doctor.

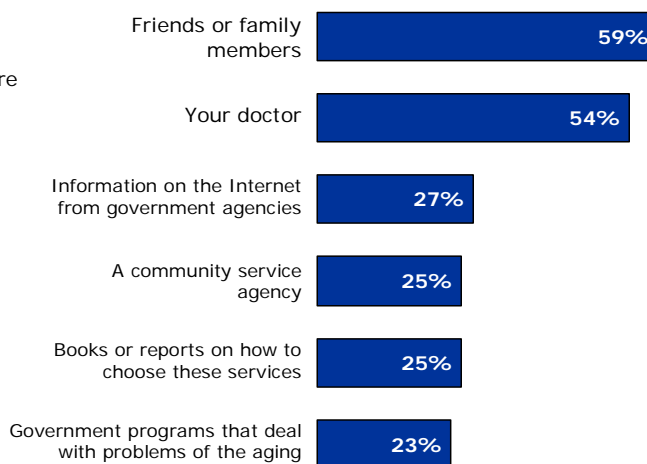
Around one-quarter of the public say they would be “very likely” to get information from government websites (27%), from community service agencies (25%), books or reports (25%) or government programs (23%).

Sources Of Information About Nursing Home Care

If you or a family member needed nursing home, do you know where you would go for advice or information?



Percent who say they would be “very likely” to go to each of the following for advice or information about nursing home care...



Source: Kaiser Family Foundation *Health Poll Report Survey* (conducted June 2-5, 2005)

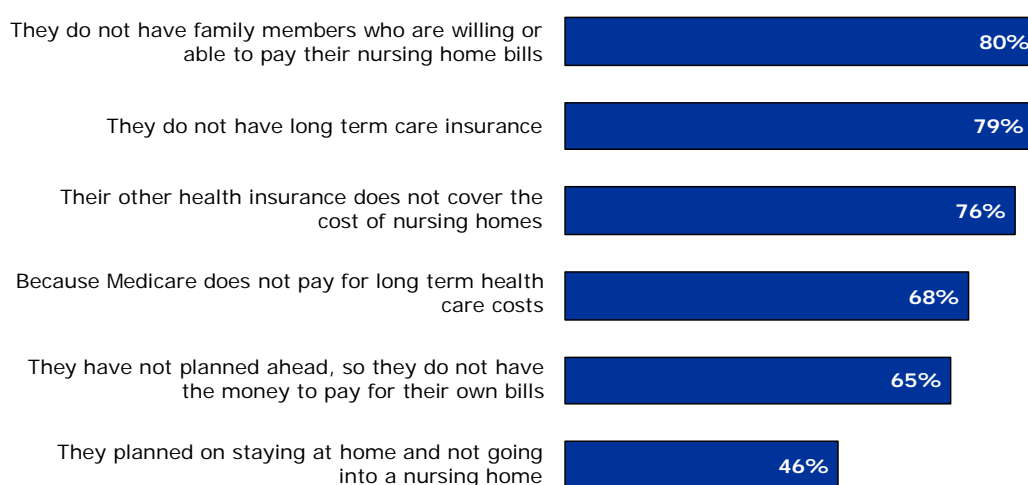
Why Do People Rely On Medicaid To Pay For Nursing Home Care?

When asked about some of the reasons why people might rely on Medicaid to pay their nursing home bills, much of the public says that people not having family support to pay their bills (80%) is a major reason, as well as people not having long-term care insurance (79%), or not having other insurance that covers nursing home care (76%).

Somewhat fewer people say that Medicare not paying for long-term care (68%) is a major reason, and that people haven't planned ahead to pay their own bills (65%). And fewer adults believe that people are dependent on Medicaid because they didn't plan on going into a nursing home (46%).

Why Do People Rely On Medicaid To Pay For Nursing Home Care?

Percent who say each is a major reason why people rely on the Medicaid program to pay their nursing home bills...



Source: Kaiser Family Foundation *National Survey on the Public's Views About Medicaid* (conducted April-May 2005)