



Consumer Reports Complete Guide to Health Services for Seniors : What Your Family Needs to Know About Finding and Financing, Medicare, Assisted Living, Nursing Homes, Home Care, Adult Day Care

Trudy Lieberman, Consumer Report, Consumer Reports Editors

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Whether you're exploring options for yourself or for your aging parents, you know that navigating the world of health care services and long-term-care facilities can be a daunting task. Consumer Reports, unrivaled in its unbiased expertise, provides the essential guide to getting the best care.

Filled with hands-on practical advice in a user-friendly tone and format, this invaluable handbook will help you find the right services and secure them at the lowest cost. How can you take advantage of pharmaceutical company drug-assistance programs? What essential services should a home health aide provide? How can you calculate annual health care expenses? How do you decipher a state survey report for a nursing home? Where can you find adult day care? What should you look for in an assisted-living contract? You'll find the answers to these and hundreds of other questions in this book, including:

- * The ins and outs of paying for health care services, including Medicare coverage and insurance options.
- * How to find the best long-term care, whether at home or in the community, whether you're looking at assisted-living facilities or nursing homes -- and how to pay for it.
- * City-by-city ratings for Medicare HMOs and Medicare supplement insurance policies, as well as a guide to how well your state is monitoring nursing homes.
- * Easy-to-use worksheets and tables to help you figure out your assets, judge an assisted-living facility, compare home care costs, evaluate an HMO drug plan, and much, much more.
- * Comprehensive appendixes to guide you to state-by-state information on insurance counseling, advocacy groups for the elderly, other helpful organizations, and more.



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