



James E. De Martino, Attorney  
P.O. Box 126 Belvidere, NJ 07823

908-874-5636  
(fax) 570-897-6452

New Jersey Elder Lawyer

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## How To Pay For Nursing Home Care

One of the things that concerns people most about nursing home care is how to pay for that care. There are basically four ways that you can pay the cost of a nursing home:

1. **LONG TERM CARE INSURANCE:** If you are fortunate enough to have this type of coverage, it may go a long way toward paying the cost of the nursing home. Unfortunately, long term care insurance has only started to become popular in the past few years and most people facing a nursing home stay do not have this coverage.
2. **PAY WITH YOUR OWN FUNDS:** This is the method many people are required to use at first. Quite simply, it means paying for the costs of a nursing home out of your own pocket. Unfortunately, with nursing home bills averaging between \$6,000-\$8,000 per month in our area, few people can afford a long term stay in a nursing home.
3. **MEDICARE:** This is the national health insurance program primarily for people 65 years of age or older, certain younger disabled people, and people with kidney failure. Medicare provides short term assistance with nursing home costs, but only if you meet the strict qualification rules.
4. **MEDICAID:** This is a federal and state funded and state administered medical benefit program which can pay for the cost of the nursing home if certain asset and income tests are met.

Since the first two methods of private pay (i.e. using your own funds) and long term care insurance are self-explanatory, most people are more concerned with the rules concerning Medicare and Medicaid.

James E. De Martino is licensed to practice in the State of New Jersey.

Our practice is limited to estate planning, long-term care planning, and NJ Medicaid asset protection.

**Elder Law and NJ Estate Planning Strategies**

P.O. Box 126 Belvidere, New Jersey , 07823

**Phone: 908-874-5636**

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