

## 2. Few pre-retirees have calculated how much they may need for health care costs in retirement – but those who have are surprisingly accurate

**Anticipated “ballpark” amount needed to cover health care costs in retirement**



Q: Based on everything you have heard or read, how much money do you think you will need to cover your health care costs in retirement?

The mean estimated amount in our study aligns with what other organizations estimate the true average amount retirees spend on health care will likely be:

The Employee Benefits Research Institute (EBRI) reports<sup>1</sup> that the average amount a couple retiring in 2020 will spend on health care is:

**\$227,000**



Fidelity released recent research<sup>2</sup> saying a 65-year old couple retiring this year will need an average of

**\$220,000**

(in today's dollars) to cover these kinds of future costs

<sup>1</sup> Employee Benefits Research Institute, "Outlays Needed for Health Expenses for People: Digital for Millions: Smart Plan Good News," October 2022

<sup>2</sup> Fidelity Benefits Consulting, 2024

# Facing The Costs Of Long Term Care An Ebri Erf Study

**Hugh L'Etang**



## **Facing The Costs Of Long Term Care An Ebri Erf Study:**

*The Future of Long-Term Care* Robert H. Binstock, Leighton E. Cluff, Otto Von Mering (Ph. D), 1996 Binstock Ethical Issues in Long Term Care Nancy Neveloff Dubler American Culture and Long Term Care Otto von Mering Forecasting the Future of Long Term Care Dennis L Kodner *EBRI Issue Brief*, 2004 **From Nursing Homes to Home Care** Marie E Cowart, Jill Quadagno, 2013-11-26 Older people who would prefer to stay in their homes and states whose funds are being depleted by the rising costs of Medicaid payments to nursing homes find the current system of long term care unsatisfactory From Nursing Homes to Home Care arms educators policymakers public health professionals gerontologists and advocacy groups with the information they need to participate knowledgeably in the debate about aging and long term care needs The book shows readers where things are where they are going and where they need to be in changing the system of long term care From Nursing Homes to Home Care evaluates future needs for long term care by analyzing on going systems and assessing key features of proposed long term programs in the context of population aging Readers gain a thoughtful analysis of the complex dimensions of making future long term care policy and program decisions as they read about patterns of demographic aging disability and health needs intersections of formal and informal care including intergenerational equity issues long term care services needs and accessibility planning for funding quality assurance and range of services implications of shifts from the current system to a system of home and community based services Chapters in From Nursing Homes to Home Care express the collective thinking of leaders in long term care policy and research Contributors address implications for changing the current system in relation to the emerging needs of the aging population and use this as a basis for examining alternative decisions Information in the book helps readers determine how to best blend formal and informal services how to assure quality of care and quality of life in long term care policy how to finance devised programs which health needs to address and whether to use regulatory or competitive approaches Professionals educators and students and policymakers at all levels learn about factors to consider in policy planning and decision making including features of aging baby boomers trends in the growth of the aged population newly emerging trends in morbidity disability and mortality and their effect on the demand for long term care in the short and long term access issues from the perspective of the historical evolution of publicly funded long term care services the distribution of formal and informal systems of care utilization patterns of the minority and poor how to pay for care how to design an appropriate mix of services how to maintain quality with efficiency and how to mesh services with social and family values From Nursing Homes to Home Care is an invaluable resource in evaluating and advocating policy changes and decisions for an improved long term care system **National Library of Medicine Current Catalog** National Library of Medicine (U.S.), 1990 **New Directions in Old-Age Policies** Janie S. Steckentrider, Tonya M. Parrott, 1998-09-11 Provides a comprehensive assessment of the political environment and the state of old age policy and politics and discusses specific realistic policy options for the future Pharmaceutical R&D

costs, risks, and rewards, 1993 *Current Catalog* National Library of Medicine (U.S.), First multi year cumulation covers six years 1965-70 *Health Care Ethics: Critical Issues for the 21st Century* Eileen E. Morrison, 2008-03-20 Health Care Ethics Eileen E. Morrison, Beth Furlong, 2018-01-16 Facing the Costs of Long-term Care Robert Bruce Friedland, 1990-01

**Ethics in Health Administration** Eileen E. Morrison, 2011 *Public and Private Responsibilities in Long-term Care* Leslie C. Walker, Elizabeth H. Bradley, Terrie Todd Wetle, 1998 *Pharmaceutical R&D*, 1993 Analyzes the costs risks and economic rewards of pharmaceutical R Government regulation product liability market competition Federal tax policy and Federal support of prescription drug research 12 appendices including a glossary of terms **Handbook of Aging and the Social Sciences** Robert H. Binstock, Linda K. George, 1996 The Fourth Edition of the Handbook of Aging and the Social Sciences reflects the growth of ideas information and research literature on the social aspects of aging Building upon the first three editions the Handbook is substantially expanded with 25 new and distinguished contributors and nearly a dozen new topics Intended for use by researchers professional practitioners and students in the field of aging the Handbook is divided into four sections covering theory and research methodology aging and social structure social factors and social institutions associated with aging and social interventions Suitable as both a textbook and a reference tool the Handbook represents a comprehensive source for information on aging and the social sciences *Home Care Advances* Robert H. Binstock, Leighton E. Cluff, 2000 This volume contains research and policy advances on the efficacy of home care *Genetic Testing for Alzheimer Disease* Stephen Garrard Post, Peter J. Whitehouse, 1998 The genetics of Alzheimer disease has been a point of intense concern and immense informational confusion for families in which a loved one is diagnosed with dementia In recent years however scientists have begun to uncover the genetic bases for some forms of Alzheimer disease Once a chromosomal defect is identified it becomes possible to devise a test for its presence The far reaching implications of such tests are the focus of the present volume In *Genetic Testing for Alzheimer Disease* Stephen G Post and Peter J Whitehouse bring together experts from the fields of ethics genetics policy neurology philosophy and anthropology to examine the ethical and social aspects of genetic testing for Alzheimer disease The authors begin by focusing on current genetic findings and their clinical applicability They then address ethical issues in genetic testing and genetic counseling for Alzheimer disease They examine social issues such as confidentiality discrimination and fairness in health care Finally they discuss ways to educate professionals and laypeople regarding these issues Contributors Robert H Binstock Ph D Thomas D Bird M D Robert Mullan Cook Deegan M D Leonard Fleck Ph D Atwood D Gaines Ph D M P H Eric T Juengst Ph D Harry Karlinsky M D Steven Miles M D Thomas H Murray Ph D Stephen G Post Ph D Kimberly A Quaid Ph D Allen D Roses M D Greg A Sachs M D Peter H St George Hyslop M D Bonnie Steinbock Ph D Arthur B Zinn M D Ph D **Public Health and Aging** Tom Hickey, Marjorie A. Speers, Thomas R. Prohaska, 1997-05-02 The strength of this book lies in the wisdom and stature of its authors Included are contributions from some of the most knowledgeable and respected figures in the fields of public health

and aging services Contemporary Gerontology      Neurobiology of Primary Dementia Association for Research in Nervous and Mental Disease,1998 Although Alzheimer s disease represents the most frequent cause of dementia it is not the only cause Cerebrovascular disease and other degenerative and metabolic disorders have similar profound and debilitating consequences This wide ranging compendium of writings by leading educators and physicians is aimed at helping practitioners achieve one of the nation s primary health care goals reducing the number of people who require assistance for personal care activities by the year 2000 In this balanced examination of the frequency and characteristics of dementia and cognitive impairment contributors base their observations and conclusions on data collected within an ethnically diverse registry of elderly people who use community based health care services They explore topics ranging from familial Alzheimer s disease prion diseases and dementia associated with poststroke major depression to vascular dementia dementia pugilistica and head trauma as a risk factor for Alzheimer s disease These experts also discuss diagnostic and treatment issues as well as the thought provoking topics of ethical questions involving dementia and dementia as it relates to health care reform Practitioners in health care and related services providers and policy makers will find the research interpretation and collective wisdom presented here essential for sound decision making about the way medicine deals with dementia in the elderly      **Health Care Provision Under Financial Constraint** Hugh L'Etang,1990      *National Health Care* ,1993

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