Long Term Care for the Elderly in South Dakota by Katherine Roberts

Article published on December 6th 2011 | Insurance

South Dakotaâ€™s elderly population is growing at a faster rate than other U.S. states. As a matter of fact, the total number of its residents who are 65 and older is projected to grow to 209,588 come 2025. This poses a great challenge to the state government as not many South Dakotans are confident that they can afford South Dakota long term care.

According to the statistics of the U.S. Census Bureau, the elderly in South Dakota will soon make up 25% of the stateâ€™s total population. Should this prediction turn out to be true, thereâ€™s definitely goin to be a need to increase the long term care (LTC) facilities of the state, particularly those that are community-based.

Health care studies have revealed that the people living in South Dakota prefer to receive care in the confines of their home or in a community-based LTC facility rather than in one that is institutional by nature. Their reason behind having such preference is that community-based LTC settings are priced better than nursing homes.

At present, the average monthly rate of an assisted living facility in South Dakota is $2,750 while those in private nursing home rooms pay out $184 daily on the average which is equivalent to an annual rate of $68,711.

Every year, the population of assisted living facilities increases significantly but itâ€™s still definitely smaller than the population of elderly folks who have opted for care in their homes. Unfortunately, not everyone who is receiving in-home care pays out-of-pocket for the LTC services provided to him neither does he rely on a private insurance.

Majority of South Dakotans aged 65 and older depend on their families for care eventually forcing the latter into involuntary caregiving. Providing care to the people that matter in your life is not bad, in fact itâ€™s a noble act. Unfortunately, this can lead to self neglect because as the condition of the person you are caring for gets worse all the more that it will be difficult for you to break away from such heavy responsibility.

Keep in mind that one day you, too, will require care and if you are not prepared you are bound to live in impoverishment as the cost of care will continue to rise in the years to come.

South Dakota Long Term Care Programs

Various state agencies continue to express their support for family caregivers and so they never cease to offer programs that will benefit these unpaid care providers.

One of the things which the state of South Dakota pushes incessantly is the Partnership Program for long term care. This partnership between the state and private insurance companies aims to help families avail quality care should the need for it arise without sacrificing their homes and other assets which took them many years to acquire.

Aside from encouraging residents to secure South Dakota long term care insurance (LTCI) policies which comply with the stateâ€™s partnership program, caregiver programs are made available by the South Dakota Department of Social Services to ensure the protection of family caregivers from the

debilitating effects of providing round-the-clock care.

Article Source:
http://www.articleside.com/insurance-articles/long-term-care-for-the-elderly-in-south-dakota.htm - Article Side

Katherine Roberts - About Author:
Completelongtermcare.com provides helpful information regarding a CLASS act and as well as free a long term care quote that come from major carriers.

Article Keywords:
South Dakota long term care, long term care quote, CLASS Act

You can find more free articles on Article Side. Sign up today and share your knowledge to the community! It is completely FREE!