There are two classifications of care usually associated with a Long Term Care claim. They are **Custodial Care** and **Skilled Care**. Be sure to understand which types of care you are eligible for under your Long Term Care policy.

The first type of care is Custodial Care. This consists of any non-medical care which can reasonably and safely be provided by non-licensed caregivers. Typical custodial care involves help with **Activities of Daily Living** such as bathing and dressing. In some cases where care is received at home, it can also include help with household duties such as cooking and laundry. Insurance companies vary on who can provide this type of care. Many companies do not allow close family members to be paid for performing these services, but will allow payment for a friend or neighbor to come in and help out. **Medicare** typically not cover this type of care. **Medicaid** may cover custodial care if it is provided in a nursing home setting and not at home.

Skilled Care is medically necessary care that can only be provided by or under the supervision of skilled or licensed medical personnel. Some examples of skilled care services are physical therapy, wound care, IV injections and catheter care. Skilled care is typically more costly than custodial care and can take place at home or in a skilled nursing facility. Medicare may cover a portion of skilled nursing care costs but the qualifications are quite strict and most people will not qualify for this limited benefit.

For more information about Medicare and Long Term Care, please see our article: "Will **Medicare Pay for Long Term Care?**" If you have questions about Custodial or Skilled care or would like more information about Long Term Care, please give us a call at 1-800-432-0091, or fill out our **online form** to request a free rate comparison.