

At Home By Hunt

The Newest Trend in Long Term Care Planning




At Home
BY HUNT

INDEPENDENCE. ASSURANCE. VALUE.

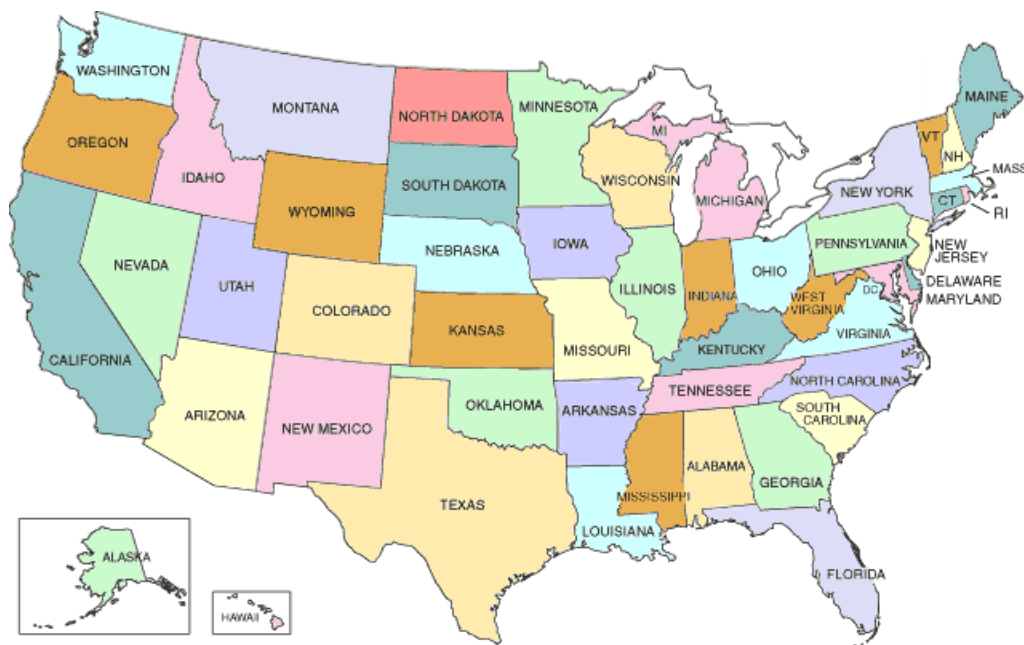
At Home By Hunt: Continuing Care at Home

“A Life Plan Community Without Walls”

Takes the Life Plan model of Hunt Community and The Huntington at Nashua and brings it into the older adult's home.

History of Continuing Care at Home Programs (CCAHA)

- First CCAHA in the U.S. established 1985.
- Currently 35 CCAHA programs in the U.S.
- At Home By Hunt is the only CCAHA in New Hampshire.




At Home
BY HUNT
INDEPENDENCE. ASSURANCE. VALUE.

At Home By Hunt

- **Sponsored by Hunt Community**
 - Not-for-profit LPC with over 100 years of experience in long-term care and older adult living.
 - Approved by the NH Department of Insurance.
- **Similar to a Life Care Contract (Type A)**
 - One-time *Initial Membership Fee* based on age.
 - A predictable *Monthly Membership Fee*.
 - Seamless transition and management of care in one's own home.

Benefits of At Home By Hunt

- Protects assets from high costs of LTC
- Personalized wellness and care
- No elimination or waiting period for services
- No forms to complete or approve
- Guaranteed lifetime membership included once approved

Services Provided

Temporary or permanent assistance by local, credentialed providers:

- All care coordination and management.
- Wellness programs & social activities.
- Local home-health services:
 - Homemakers/Companions
 - Up to 24-hour care
- Facility-based care, including Assisted Living & Nursing Care.

Eligibility

- Minimum age 62
- Qualify medically – must be healthy.
 - Medical assessments are case-by-case, can't need immediate care.
- Qualify financially and maintain residency in NH.
- Maintain health insurance.
- Ineligible Diagnosis: Parkinson's, Alzheimer's, or other neurological degenerative diseases.

Member Demographics

- Average age in mid 70's, active, healthy & independent
- Majority, are educated at college level and above
- 55-60% are married when joining
- 35%+ have long-term care insurance
- Many have provided care for loved ones
- Assets - \$500,000+

At Home By Hunt

How it Works

- **One-time** Membership Fee based on age and chosen plan
- **Daily Monetary Cap** currently \$386/Day (**\$140,890/year**)
- Predictable monthly fee currently \$579/month



INDEPENDENCE. ASSURANCE. VALUE.

Contract Options

2% Amortizing Contract

AGE:	Single Membership Fee	Couple Membership Fee
62	\$39,400	\$35,900
74	\$60,600	\$50,700
82	\$82,700	\$62,100
Monthly Fee:	\$579	\$562

50% Refundable Contract

AGE:	Single Membership Fee	Couple Membership Fee
62	\$65,400	\$54,800
74	\$100,000	\$78,200
82	\$135,900	\$97,000
Monthly Fee:	\$579	\$562



POTENTIAL Costs of NOT Planning Ahead

Home Health Aide/ Companion <i>Seniors Helping Seniors 360</i>	8 Hours/Day/Year
	\$93,180*
Assisted Living, Private Room <i>Courville, Nashua</i>	Cost/Year
	\$128,128
Assisted Living Memory Care <i>EPOCH of Nashua</i>	Cost/Year
	\$119,490*
Nursing Care, Private Room <i>Courville, Nashua</i>	Cost/Year
	\$176,540*
OR PLAN AHEAD WITH AHBH	
	Cost/Year
AHBH	\$6,948

*Actual 2021 Average Local Pricing

LTC Insurance Discount

1. Assess value of long-term care insurance coverage using an actuarial table to determine amount of discount.
2. Program is first payor until LTC insurance coverage is triggered.
3. Fills in the gaps of member's LTC insurance policy.
4. Member must keep LTC insurance in place.

Long Term Care Discount Table

Long Term Care Insurance Analysis

- Gender: F
- Age: 74
- Elimination Period (Days): 90
- Benefit Period (Years): 4
- Daily SNF Coverage: \$150
- Daily ALU Coverage: \$150
- Daily Home Care Coverage: \$150
- Maximum Benefit: \$225,000
- Inflation: 5.00%
- Standard / Compound: S

Monthly Fee Discount: \$266



LTC Insurance Discount Sample

Monthly Fee Discount

- Monthly Fee - \$546
- Discounted amount - \$266
- Total monthly fee = \$280
- Member Fee = \$57,100





At Home

BY HUNT

INDEPENDENCE. ASSURANCE. VALUE.

Thank you!

Mary Rhodes,

Executive Director

603.821.1202

mrhodes@AtHomeByHunt.org