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Insights

Should Assisted Living Facilities Venture into In-Home Care?

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Recently in the *Kiplinger's Personal Finance*, Alina Tugend published an article pointing out that while early long-term care policies did not cover in-home care, more recent ones permit coverage for caretakers from licensed agencies. And with the nations' experience with the COVID-19 virus, policies can now be found that will pay non-licensed caregivers such as family and friends and sometimes nurses to offer in-home caregiving.

No one can predict the future of senior care, except that the need will continue to grow, but the trend could well be more people choosing to age in place at home. Assisted living facilities (ALFs) and nursing home companies might do well to leverage their trained staffs and experiences into expansion into the homecare market—ALFs even more than nursing homes, which often serve patients whose families and even single nurses cannot care for alone.

Food for thought.

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