

The Licking Valley Courier

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Uncommon Sense

By Dr. Glenn Mollette



Nursing Home, Medicaid and DOGE

The average monthly cost of a nursing home in the United States is between \$8,669 for a semi-private room and \$9,733 for a private room. However, costs vary by location, the level of care, and the type of room and amenities.

Factors affecting cost
Location: The cost of nursing homes varies greatly by state, with the Midwest and the South generally having the lowest median prices.

Room type: The type of room you choose, whether it's private or semi-private, affects the cost.

Amenities: The luxury amenities and services you choose can impact the cost.

Level of care: The level of care you need, such as 24-hour care, affects the cost.

As of July 2024, 63% of nursing facility residents in the United States paid for their care primarily through Medicaid. Medicaid is the main source of funding for most nursing home services in the country.

Medicaid is a joint state and federal health insurance program that helps low-income people pay for long-term care.

Most Medicaid-covered residents are also eligible for Medicare. Medicare usually covers the first part of a nursing facility stay, and Medicaid covers the rest.

Medicaid is a critical provider of home- and community-based care, which helps keep seniors at home with their families.

Medicaid eligibility, benefits, and coverage vary from state to state.

Other ways to pay for nursing home care include long-term care insurance, but relatively few people have it.

Medicaid typically pays 100% of nursing home costs if you meet eligibility requirements. However, the exact amount varies by state and facility.

Eligibility requirements
You must require long-term care

Your income and assets must fall below certain state-established levels

Factors that affect Medicaid payments
Income: Monthly income limits vary by state
Assets: Countable resources, such as bank accounts, stocks, bonds, and property, must be below certain state-established levels

Facility: The nursing home must be Medicaid-certified and have designated Medicaid beds

Additional considerations
You may be allowed to keep a monthly allowance and a deduction for medical needs

The amount of the allow-

ance varies depending on your living arrangements, type of nursing facility, and state rules

You may be able to exempt certain assets, such as your home, car, personal belongings, and savings for funeral expenses

Over 7 million seniors rely on Medicaid for nursing home care, according to Justice in Aging. Medicaid is the primary payer for more than 6 in 10 nursing home residents.

Medicaid is a public health insurance program that provides health care and long-term care to low-income people.

Medicaid is particularly important for older adults who need help with daily activities, such as eating, dressing, and bathing.

Medicaid also helps millions of older adults pay their Medicare cost-sharing.

Medicaid covers benefits that Medicare does not, such as dental, vision, hearing, and non-emergency medical transportation.

Medicaid is jointly financed by states and the federal government, but administered by states.

With all the good Medicaid does for millions of Americans there is most likely some abuse and fraud of the system. An acquaintance of mine owned a nursing home many years ago. His nursing home falsely billed Medicaid hundreds of thousands of dollars. He was caught and put in prison for over four years. Because there are many who aren't caught, millions of tax dollars are stolen. The Department of Government Efficiency hopefully can provide oversight that will eliminate or stop most of the fraud and abuse.

However, this is a critical service for millions of Americans that would be difficult if not impossible for most to be without.

Sources KFF.Com and SeniorLiving.Com

Glenn Mollette is the author of Nursing Home Nightmares, America's Disgrace A True Story of Abuse, Neglect and Corporate Greed

It Pays To Advertise in The Licking Valley Courier

Senior Citizens Menu

Meals Are Served With Water and Milk

Thursday, Feb. 20 — Bean w.Ham Soup, Cornbread, 1% Milk, Apple Slies, Margarine, RS Seasoned Greens.

Friday, Feb. 21 — Salisbury Steak, Green Peas, Mashed Potatoes, Whole Grain White Roll, Chocolate Chip Cookie, 1% Milk, Red Grapes, Margarine.

Monday, Feb. 24 — RS Chicken and Dumplings, Carrots, RC Chocolate Pudding, 1% Milk Whole Grain White Roll, Margarine, Mixed Fruit..

Tuesday, Feb. 25 — Breaded Pork Chops, Mashed Potatoes, Lima Beans, Whole Grain White Roll, Margarine, Chilled Peaches, 1% Milk.

Wednesday, Feb. 26 — RS Spaghetti Meat Sauce, Bowtie Pasta, Whole Grain Breadstick, Tossed Salad, Italian Dressing, Pineapple Chunks, 1% Milk.

Thursday, Feb. 27 — Fish Sandwich, Broccoli & Cauliflower, Scalloped Potatoes, Applesauce, 1% Milk.

Available For Adoption



Photos By Kathy Gullett



This is Canyon - a 3 year old Lab mix, very sweet and smart.

This is Tyke - a 10 month old male Heeler mix, very sweet.

For More Information: contact the Morgan County Animal Shelter at 743-2545 or stop by. Shelter Hours are Mon., - Fri. 10:00--2:00

Donations can be made to Helping Hands for Animals at P.O. Box 309, West Liberty, Ky. 41472
Located at 1854 Hwy. 205, West Liberty, Ky. 41472

New bird flu mutation found in dairy cows

Experts. The variant causes more severe human infections.

Two people contracted severe bird flu infections from a new H5N1 variant known as D1.1. In one case, the man died; the other person is still in recovery. Experts are concerned about this variant emerging in cattle and what its severity might mean for livestock and humans, reports McKenzie Prillaman at ScienceNews.

"Cattle in Nevada tested positive for the H5N1 viral variant D1.1, which has been circulating in poultry and wild birds," the Department of Agriculture announced Feb. 5. This recent discovery is the first detection of variant in dairy cattle.


Over the past year, about 1,000 cattle herds in 16 states have contracted H5N1 variant B3.13. Most people who were infected with this version of bird flu have been farmers working with livestock, accord-

ing to the Centers for Disease Control and Prevention. There have been 67 cases in humans so far, with no known transmission between people.

The emergence of the D1.1 variant poses additional health concerns for cows and people. "Another concern I have is that when we are looking at disease related to [B3.13], this has been by and large mild. But we have seen more severe human illness with the D1.1," according to veterinarian and environmental epidemiologist Meghan Davis of the Johns Hopkins Bloomberg School of Public Health. "I do worry that the clinical presentation in [dairy] workers and other people exposed to the dairy cows or their products could be different and potentially more severe,"

Davis recommended more surveillance and biosecurity for farms to identify outbreaks among the cattle.

—Ky. Institute for Rural Journalism



DO YOU HAVE AN OPINION?

The Licking Valley Courier welcomes your comments about current events in the form of letters to the editor. Letters must be signed and include the writer's address and phone number for verification.

Letters to the Editor should be brief and to the point, no more than 500 words. The Courier reserves the right to edit (or reject) all letters submitted for publication.

Letters should be mailed to:

The Licking Valley Courier
P.O. Box. 187
West Liberty, Ky. 41472

Opinions expressed in letters to the editor or guest editorials are not necessarily those of the publisher.

MOUNTAINS OF MONEY FOR SCHOOL!



Scholarship applications now being accepted

Mountain Telephone is proud to invest in our community by offering several ways for students to earn money for school. This year, we are excited to offer even more scholarships to help local students build bright and prosperous futures.

Mountain Telephone and Morehead State University scholarships

- Multiple \$3,000 scholarships will be awarded.
- Scholarships are available to residents of Elliott, Wolfe, Morgan, Menifee and Bath counties who are attending Morehead State University.
- Application deadline is March 15.
- To find out more, visit moreheadstate.academicworks.com or call Kesha Ison, 606-743-3121.

Mountain Telephone and Kentucky Community & Technical College System scholarships

- Multiple \$1,500 scholarships will be awarded.
- Scholarships are available to residents of Elliott, Wolfe, Morgan, Menifee and Bath counties who are attending Maysville Community & Technical College.
- Application deadline is April 15.
- To find out more, visit kctcs.edu or contact your high school guidance counselor.

Foundation for Rural Service scholarship

- Multiple \$2,500 scholarships will be awarded to students all over the country by FRS, a national nonprofit organization that advocates for rural telecommunications providers.
- If a scholarship recipient from Mountain Telephone's territory wins, Mountain provides a portion of the scholarship money to FRS.
- To find out more or to apply, visit frs.org. Under the Programs tab, click on Scholarships.
- Applications must be submitted by Feb. 14.



Mountain Telephone
606-743-3121 | mrtc.com

RALLY THE RED

2025 CALL TO REORGANIZATION MASS MEETING

OF THE REPUBLICAN PARTY OF MORGAN COUNTY



Where: West Liberty City Council Room
West Liberty City Hall
West Liberty, Ky 41472

When: Thursday March 6, 2025

Time: Registration 5:30 - 6:00 pm

Meeting called to order at 6:00 pm

No one will be allowed to register that was not in line by 6:00 pm

Precinct & County Officer Elections

- ☐ Must be registered as a Republican in Morgan County by October 8, 2024, and
- ☐ Must provide a government issued photo ID to be eligible for admission & to participate