



How to Plan for Long-Term Care

Most older people are independent. But later in life, you or someone you love may need help with everyday activities, such as shopping, cooking and bathing.

“The good news is that people have many choices in long-term care,” says Terrie Wetle, deputy director of the National Institute on Aging in Bethesda, MD. “A variety of services and facilities can provide help while letting people stay active and connected with family, friends and neighbors.”

Planning Ahead

The key to successful long-term care is planning. “Be prepared by getting information ahead of time,” Ms. Wetle says. “That way, you’ll know what’s available and affordable before there’s a crisis.”

To get started:

- Talk with your doctor or another health-care professional if you’re having trouble with everyday activities, such as walking, managing finances or driving.
- Learn about the types of services and care in your community by talking to doctors, social workers, family and friends. The Area Agency on Aging and local and state offices of aging and social services can provide lists of home health-care providers, adult day-care centers, meal programs, companion services and transportation services.

Needing More Care

At some point, support from family, friends and local meal and transportation programs may not be enough. If you need a lot of help with everyday activities, you may need to move to a place where care is available 24-hours a day.

Two types of residential-care facilities are:

- Assisted-living communities, which offer different levels of care that often include meals, recreation, security and help with bathing, dressing and housekeeping.
- Nursing homes (or skilled-nursing facilities), which provide round-the-clock service and supervision, medical care and rehabilitation for residents who are mostly frail, very ill or suffer from dementia.

Finding the Right Place

To find long-term care for yourself or someone else:

- **Ask questions.** Your state’s office of the long-term care ombudsman can provide information about specific nursing homes.
- **Call around.** Contact places that interest you and ask questions about vacancies, number of residents, cost and payment methods. You should also inquire about specific services that may be important to you, such as special units for people with Alzheimer’s disease.
- **Visit the facilities.** When you find a place that sounds appropriate, go and talk to the staff, residents and residents’ family members. “Set up an appointment, but also go unannounced,” says Ms. Wetle. “See if the staff treats the residents with respect and if the building is clean and safe.”

For further information, visit the National Institute on Aging website at www.nia.nih.gov; the Eldercare Locator website at www.eldercare.gov; and the Centers for Medicare and Medicaid Services website at <http://cms.hhs.gov>.





Best Long-Term Care Websites

These are the best websites to find answers to the most common long-term care questions: When should I start thinking about long-term care for myself or a loved one? What long-term care options are available? How will I pay for care?

Nolo's Long-Term Care Section

www.nolo.com

When should you start thinking about long-term care for yourself or a family member? Do you need long-term care insurance? What long-term care options are available and right for me? These and other questions are answered clearly and comprehensively by Nolo.

Consumer Reports

www.consumerreports.org

Check out the latest analysis of long-term care insurance policies at the Consumer Reports website. The consumer information magazine regularly does comprehensive studies and comparisons of particular policies. Also available is a report on whether long-term care insurance is right for you and how to scrutinize different policies.

Medicare

www.medicare.gov

Although Medicare generally doesn't pay for long-term care, this site offers a user-friendly checklist on choosing long-term care, as well as charts summarizing the types of long-term care that are available and comparing available financing options to pay for such care. The Resources page provides links to counseling and assistance resources for more long-term care information.

Administration on Aging

www.aoa.gov

This federal government website serves as a clearinghouse for a broad array of information of interest to elders and their families. Links are provided to the Eldercare Locator website, which connects users to state and local agencies serving older adults and their caregivers, as well as the Clearinghouse for Long-Term Care Information, which provides information and resources to help consumers plan for future long-term care needs.

Care Conversations

www.careconversations.org

You can find information on nursing homes, assisted living facilities, residential care, and other types of long-term care on this site. Helpful tips on coping with the transition of a family member into an assisted living residence, caring for someone with Alzheimer's, and writing an advance directive are also offered.

AARP

www.aarp.org

For consumers interested in finding information about long-term care options, the Caregiving section of the AARP website will be of particular interest. On the Internet Resources on Aging page, you will find links to information on the various types of long-term care options, including home care services and nursing home care.

Family Caregiver Alliance

www.caregiver.org

Advice and support for caregivers can be found on this website. Answers to commonly asked questions by caregivers are answered. The Family Care Navigator helps users navigate the long-term care system by locating local government, nonprofit, and private programs of interest to caregivers and the recipients of long-term care.

