

# Long-Term Care



Chances are you've known a family member or friend who required long-term care. Hopefully, a plan for that care was in place, and the transition went smoothly. Too often, however, decisions regarding long-term care need to be made quickly and under pressure, resulting in circumstances that are less than ideal.

No one likes to think about needing help with daily care, but, according to the U.S. Department of Health and Human Services (DHHS), a 65-year-old has a nearly 70 percent chance of needing some form of long-term care services during their remaining years.

## What is Long-Term Care?

So, what is long-term care, and how can you begin thinking about what that care may look like for you or a loved one?

Long-term care is described by the DHHS as "services and supports necessary to meet health or personal care needs over an extended period of time." Long-term care may be provided at home by a friend or family member, a home health or home care aide, or a nurse or therapist who offers in-home services. Or, long-term care can occur at an adult day-care facility or in a long-term care facility, such as an assisted living center or nursing home.

Unpaid caregivers provide about 80 percent of in-home care, two-thirds of whom are women, according to DHHS. But, if caring for a loved one at home becomes unmanageable or is not feasible for any number of reasons, it becomes necessary to seek other options. Knowing what type of care is available in your area before it's needed can help you make better decisions with less stress.

## Coming This Month:

Starting the Conversation ..... March 13

Preparing Your Finances ..... March 20

Support for Caregivers ..... March 27

## Quarterly Education:

The ConnectCare3 Benefit ..... March

For assistance on your health and wellness journey, contact **ConnectCare3** at [info@connectcare3.com](mailto:info@connectcare3.com) or by calling **877-223-2350**.

ConnectCare3 is available to those on the health insurance plan provided by your employer. Talk to your benefit representative to see if your company is enrolled.



## Planning for Long-Term Care

Talk to friends or associates who have a loved one in a long-term care facility. Ask about their satisfaction with the facility and the satisfaction of the person who lives there. If you're interested, visit the facility and ask for a tour. You'll also need to learn pertinent information about pricing, space availability, level of care provided, and other subjects.

Making your thoughts on long-term care known to a spouse, partner, or family member in advance of needing it can relieve stress and pressure should the time come when it's necessary. Knowing your loved one's wishes also may make planning easier.

You'll need to consider the cost of various types of long-term care. Many people don't realize that Medicare does not cover ongoing long-term care. However, it will pay for a short stay in a facility under certain conditions.

Medicaid does cover long-term care, but space can be limited, and eligibility for services varies from state to state. Cash within a life insurance policy, personal income or savings or long-term care insurance are other options for paying for long-term care.

Planning for long-term care is not easy and can seem upsetting. But, planning in advance is far preferable to being forced to make quick decisions during a stressful, often emotional time.



## Resources for Planning Long-Term Care

### Your Area Agency on Aging

- A useful resource for learning about various types of care facilities in your region.

### National Center for Assisted Living

- Includes lists of long-term care facilities by state.

### Nursing Home Compare

- A government site with information about all certified nursing homes in the country.

### Home Health Compare

- A government site that provides information about home health care available in your region.

LongTermCare.gov, a division of the U.S. Department of Health and Human Services

Accessed at <https://longtermcare.acl.gov/the-basics/index.html>

CareConversations.org

Accessed at <https://careconversations.org/stories/2016/07/20/6-steps-you-can-take-plan-long-term-care-its-too-late>