

10 QUESTIONS TO ANSWER...

Before You or a Your Loved One Needs Long-Term Care

1. Does worrying about aging or disability keep you from planning for long-term care with your loved ones?

Fact: A well thought-out plan helps relieve anxiety and ensures that you and your loved ones share a mutual understanding about your preferences for long-term care settings and services. Having a long-term care plan can also reduce emotional distress if a health crisis occurs.

Web resource: www.medicare.gov/LTCPlanning

2. Are you prepared to meet your long-term care needs?

Fact: A recent study has shown that two-thirds of American seniors recognize the need to have a plan for long-term care services and support, but only 12% feel they are adequately prepared to address their future long-term care needs.

Web resource: www.financinglongtermcare.umn.edu/basics/prepared/factsheet/preparedforrisk/preparedforrisk1.htm

3. Do you know that “long-term care” is used to describe more than just nursing home care? Long-term care encompasses all of the services and support you may need to stay as independent as possible in any setting where you receive long-term care.

Fact: You can get information about your long-term care options by contacting your local Area Agency on Aging, which you can find through the “Eldercare Locator” website.

Web resource: www.eldercare.gov/Eldercare.NET/Public/Home.aspx

4. Have you made a plan to finance the long-term care that you or your loved one may need?

Fact: Funding for long-term care can come from savings, insurance, a reverse mortgage, or public programs such as Medicare or Medicaid. It is important to note that Medicare coverage is limited and typically pays only for acute and primary care. Medicare covers some short-term stays in skilled nursing facilities only under special circumstances. Medicaid is for people who meet certain low-income and asset levels.

Web resource: www.benefitscheckup.org and

www.medicare.gov/LongTermCare/Static/PayingOverview.asp

Web resource on reverse mortgages: www.hud.gov/offices/hsg/sfh/hecm/rmtopten.cfm

5. Do you know that there is a wide array of services that can help you or your loved one to continue living independently in your home or community?

Fact: Long-term care can include much more than nursing home care. Care management, home health, personal assistance, homemaker services, transportation, day care, respite care, money

management, counseling, adaptive equipment, and other services all fall under the broad heading of “long-term care.” All of these services can be described by your local Area Agency on Aging.

Web resource: www.eldercare.gov/Eldercare.NET/Public/Home.aspx

6. Are you and your loved ones and potential caregivers familiar with community resources that support independence?

Fact: Help in finding such resources is available through your local Area Agency on Aging or Independent Living Center.

Web resource: www.ilusa.com/links/ilcenters.htm

7. Are you living a healthy lifestyle now? Are you up-to-date on preventive services available through Medicare?

Fact: Routine social interaction, exercise, a healthy diet and weight, strength-training, stretching, and prevention services, including the flu shot and other immunizations, are essential to maintaining a healthy lifestyle. The Agency for Healthcare Research and Quality (AHRQ) provides current information on preventive services and primary care topics online. AHRQ’s website also lists ideas for questions to ask your health care provider to make sure that you are getting the most appropriate care for your current life stage. Another source of helpful information is the Centers for Disease Control and Prevention’s Healthy Aging Program at (770) 488-5360. General public inquiries of CDC can be made by calling (404) 639-3534 or (800) 311-3435.

Web resource: www.ahrq.gov/ppip/adguide/ and www.cdc.gov/aging/

Web resource on Medicare preventive services: www.medicare.gov/Health/Overview.asp

8. Have you designated someone you love and trust, who also understands your preferences in terms of medical care and even final arrangements, to make decisions for you if you cannot?

Fact: You must complete an Advanced Care Directive or legally give someone your Power of Attorney for Healthcare Decision-making if you want someone you love and trust to be able to make medical and other care decisions on your behalf if you cannot. To learn how, visit the “Caring Connections” website (www.caringinfo.org/), or contact an elder law attorney in your community (www.naela.org/).

Web resource: www.partnershipforcaring.org (also: www.caringinfo.org/)

9. Have you considered that you or a loved one may depend upon a family member or friend as a caregiver in the future?

Fact: The person caring for you may need community support or respite care themselves, so you may need to select and hire a caregiver that can provide additional support. Visit the “Family Care Giving 101” website to learn about support options.

Web resource: www.familycaregiving101.org/

10. Have you discussed with your loved ones your wishes for end-of-life care that is dignified and without suffering?

Fact: While it is natural to avoid talking about highly emotional issues, talking about care that preserves dignity and prevents suffering at the end of life actually brings you a sense of calm and reassurance when planned in advance. For help in beginning the conversation, contact a local hospice organization through the National Hospice and Palliative Care Organization.
Web resource: www.americangeriatrics.org/education/forum/endoflife.shtml