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## 26 Frequently Asked Questions About Long-term Care

### **1) What is long-term care?**

Long-term care involves a variety of services designed to meet a person's health or personal care needs during a short or long period of time. These services help people live as independently and safely as possible when they can no longer perform many everyday activities on their own.

### **2) What types of services does long-term care provide?**

Long-term services can include:

- home-based services -- home health care, homemaker services, friendly visitor/companion services, and emergency response systems
- community-based services -- adult day service programs, senior centers, transportation services, meals programs, and respite care
- facility-based care -- adult foster care, board and care homes, assisted living facilities, nursing homes, and continuing care retirement communities

### **3) Why do people need long-term care?**

People often need long-term care when they have a serious, ongoing health condition or disability. The need for long-term care can arise suddenly, such as after a heart attack or stroke. Most often, however, it usually develops gradually, as people get older and frailer or as an illness or disability gets worse.

### **4) What is the most common type of long-term care?**

The most common type of long-term care is personal care -- help with everyday activities, also called "activities of daily living." These activities include bathing, dressing, grooming, using the toilet, eating, and moving around -- for example,

getting out of bed and into a chair

### **5) How long does long-term care last?**

Long-term care can last a short time or a long time. Short-term care lasts several weeks or a few months while someone is recovering from a sudden illness or injury. For example, a person may get short-term rehabilitation therapy at a nursing facility after hip surgery, then go home.

Long-term care can also be ongoing, as with someone who is severely disabled from a stroke or who has Alzheimer's disease. Many people can remain at home if they have help from family and friends or paid services. But some people move permanently to a nursing home or other type of facility if their needs can no longer be met at home.

### **6) How common is the need for long-term care among older people?**

About 70 percent of people over age 65 need some type of long-term care during their lifetime. More than 40 percent need care in a nursing home for some period of time.

### **7) How can I tell if I will need long-term care?**

It is difficult to predict how much or what type of long-term care you might need. Several things increase your risk of needing long-term care.

- Age -- The risk generally increases as you get older.
- Gender -- Women are at higher risk than men, primarily because they often live longer.
- Marital status -- Single people are more likely than married people to need care from a paid provider.
- Lifestyle -- Poor diet and exercise habits can increase your risk.
- Health and family history -- These factors also affect risk.

### **8) Who provides long-term care in the home?**

It depends on a person's exact needs. Most home-based care is personal care, such as help with bathing, dressing, and taking medications. Unpaid family members, partners, friends, and neighbors provide most of this type of care. Other types of

home-based care, such as skilled nursing care after surgery, are provided by paid professionals, including nurses, home health care aides, therapists, and homemakers.

**9) What kind of help can I get while I recover from surgery at home?**

You can get home health care -- part-time medical services ordered by a physician for a specific condition. These services may include nursing care as well as physical, occupational, or speech therapy. You can also get personal care, such as help with bathing and dressing, plus help with meal preparation and household chores. These services are available through unpaid family members and friends, paid caregivers found informally, and home health care agencies.

**10) How do emergency response systems work?**

Emergency response systems automatically respond to medical and other emergencies via electronic monitors. The user wears a necklace or bracelet with a button to push in an emergency. Pushing the button summons emergency help to the home. This type of service is especially useful for people who live alone or are at risk of falling.

**11) I don't drive anymore. How can I get to doctors' appointments and the grocery store?**

Community-based transportation services can help you get around. Some senior housing complexes and community groups offer transportation services. Many public transit agencies have services for people with disabilities. Some services are free. Others charge a fee. Call Eldercare Locator at 800-677-1116 or visit [www.eldercare.acl.gov](http://www.eldercare.acl.gov) to find a program in your community.

**12) My mother has a disability and I care for her in my home, but I'm about to start a new job. Who will take care of her now?**

Your mother may be able to attend an adult day service program, which provides health, social, and other services in a safe place, generally on weekdays. Such programs are designed for adults with mental or physical impairments. Some programs provide rides to and from their locations.

**13) My father's Parkinson's disease is getting worse, and he can no longer live at home. What kind of facility is right for him?**

Many people like your father, who require help full time, move to a residential facility to get all of the long-term care services they need. Some facilities have only housing and housekeeping, but many also provide personal care and medical services. Possibilities include adult foster care, board and care homes, assisted living facilities, nursing homes, and continuing care retirement communities.

Which kind of facility is best for your father depends on his exact needs and financial situation. To get more information about facilities in your area, contact Eldercare Locator at 800-677-1116 or [www.eldercare.acl.gov](http://www.eldercare.acl.gov). You can also call your local Area Agency on Aging, Aging and Disability Resource Center, department of human services or aging, or a social service agency.

**14) Is long-term care expensive?**

It can be. Americans spend billions of dollars a year on various services. How much an individual pays depends on the type and amount of services provided, where he or she lives, whether family and friends can provide care, and which paid providers are used.

**15) What does "out of pocket" mean?**

"Out of pocket" means using personal funds. In the case of long-term care, many services are paid for out of pocket, at least in the beginning. Personal funds may include personal savings, a pension or other retirement fund, income from stocks and bonds, or proceeds from the sale of a home.

**16) What kinds of options are available to pay for long-term care?**

Most people don't have enough money to pay for all long-term care costs on their own, especially ongoing or expensive services like a nursing home. Often, they rely on a combination of resources to pay for care. These may include:

- personal funds
- government health insurance programs, such as Medicare and Medicaid
- private health insurance plans

- private financing options, such as long-term care insurance, life insurance policies, and reverse mortgages.

**17) My wife needs part-time help at home. Will Medicare pay for that?**

It depends on what kind of help your wife needs. Medicare covers some part-time services for people who are homebound, meaning that leaving home is a major effort. These services include skilled nursing care for a short time after a hospital stay; physical, occupational, and speech therapy; and medical social services. Medicare will also pay for medical supplies and medical equipment, such as walkers. However, Medicare will not pay for ongoing personal care. Medicare payment for services requires a doctor's order, and services must be given by a Medicare-approved provider.

**18) Doesn't Medicare cover most long-term care costs?**

No. Contrary to what many people think, Medicare does not cover most long-term care costs. It does pay for some part-time services for people who are homebound and for short-term skilled nursing care, but it does not cover ongoing personal care at home, like help with bathing. It may cover part of the first 100 days in a nursing home.

**19) What long-term care costs does Medicaid cover?**

Medicaid pays for health care services for people with limited income, and it is an important source of payment for long-term care services. Personal care, home health care, adult day care, and nursing home care are examples of the types of Medicaid-covered services used by older adults. However, Medicaid is not available to everyone. To be eligible, you must meet certain financial and health requirements. People with financial resources above a certain limit will most likely not qualify unless they first use up their own resources to pay for care, which is called "spending down." Who is eligible and what services are covered vary from state to state. For more information about Medicaid coverage, see [www.medicaid.gov](http://www.medicaid.gov).

**20) I'm perfectly healthy. Why should I think about long-term care?**

Maybe you will never need long-term care. But an unexpected accident, illness, or injury can change your needs, sometimes suddenly. The best time to think about long-term care is before you need it. Planning for the possibility of long-term care gives you time to learn about services in your community and what they cost. It also allows you to make important decisions while you are still able.

**21) If I plan to stay in my own home, what support services will I need as I get older?**

In thinking about long-term care, it is important to consider where you will live as you age and how your place of residence can best support your needs if you can no longer fully care for yourself.

Most people prefer to stay in their own home for as long as possible. When planning to receive long-term care in your home, there are many things to consider including

- the condition of your home
- whether it can be modified, if necessary, to accommodate a wheelchair or other devices/equipment
- the availability of long-term care services in your area, such as adult day care or nearby medical facilities
- how “age-friendly” your community is. Does it offer public transportation, home delivered meals and other needed services?
- tax and legal issues.

**22) Is long-term care insurance a good option for me? I've heard it's expensive.**

Long-term care insurance pays for many types of long-term care. The exact coverage depends on the type of policy. Some policies cover only nursing homes. Others cover a variety of services.

The cost of long-term care insurance does go up for people who are older, have health problems, or want more benefits. However, it can be a good choice for younger, relatively healthy people at low risk of needing long-term care.

**23) What if something happens to me and I can't talk with a health care provider to make my wishes known?**

Planning ahead can ensure that your wishes for medical care in an emergency and at the end of life are expressed. If you haven't already, you should create certain

legal documents, often referred to as advance directives.

*Health care power of attorney* -- This document names the person who will make medical decisions for you if you cannot make them yourself.

*Living will* -- This document records your wishes for medical treatment near the end of life. It spells out what life-sustaining treatment you do or do not want if you are terminally ill, permanently unconscious, or in the final stage of a fatal illness.

*Do-not-resuscitate (DNR) order*, if desired --This document tells health care providers not to perform cardiopulmonary resuscitation (CPR) or other life-support procedures if your heart stops or if you stop breathing.

#### **24) Who can help me create the documents I need for long-term care planning?**

You should first discuss what you want with family members. These discussions can be hard, but telling others your wishes ahead of time answers questions they might have later and takes the burden off your family. After that, lawyers and other professionals can help you create legal documents, or advance directives. These experts understand State laws and how changes, such as a divorce, move from your home, or death in the family, affect the way documents are prepared and maintained.

#### **25) Are there professionals who can help me find the right kind of long-term care?**

It can be difficult to find the right kind of long-term care services, but there are sources you can turn to for help with this task. For example, geriatric care managers are professionals, usually nurses or social workers, who help people with their long-term care needs. They can assess a person's needs, develop a plan of care, and identify and coordinate whatever services are needed. Contact the Eldercare Locator at 800-677-1116 or visit [www.eldercare.acl.gov](http://www.eldercare.acl.gov) for more information.

#### **26) Where can I find more information about long-term care?**

To get more information about long-term care programs and facilities in your area, contact Eldercare Locator at 800-677-1116 or visit [www.eldercare.acl.gov](http://www.eldercare.acl.gov). You can also visit [www.LongTermCare.gov](http://www.LongTermCare.gov). Other resources you may wish to contact are your local Area Agency on Aging, Aging and Disability Resource Center, department of human services or aging, or a social service agency.

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