

## **LONG TERM CARE PLANNING TIPS**

Michael A. Faber, MA, RSW – Director, GRCC Older Learner Center

Long-term care is a term used to describe the wide range of simple to very complex services available within the community designed to meet the personal and medical needs of an individual who is no longer able to fully care for him/herself. The long-term care system can be very complex and confusing. Yet, the majority of people as they age need to understand and make use of this system for themselves, or their loved ones. The following list of tips have been developed in an effort to inform and educate you regarding the basics of long term care planning:

### **1. Educate yourself regarding Long Term Care**

Long-term care is the provision of care and services, which is prompted by a chronic illness, significant injury, frailty and/or mental decline. It is a type of care, which includes support for activities and instrumental activities of daily living. It includes such care services as home care, assisted living, adult foster care, homes for the aged, nursing homes and hospice services.

The need for long-term care may begin gradually as you find that you need more and more help with instrumental activities of daily living like help with cooking meals, running errands, cleaning your house, managing medications. You may also need help with activities of daily living like dressing yourself, getting in and out of bed, going to the bathroom, moving about your home, or taking a bath. Or you may suddenly need long-term care after a major illness, such as a stroke or a heart attack.

If you do need care, you may need nursing home or home health care for only a short time. Or, you may need these services for many months, years, or the rest of your life.

### **2. Understand that you or someone you love may one day need long-term care**

Women who reach age 65 can expect an additional life expectancy of 19 years and, men another 16 years. There is a correlation between aging; a loss of function, and needing increased assistance with activities of daily living. This is reflected in research, which shows that some 8.5 million people over age 70 have limitations either in activities of daily living or instrumental activities of daily living. These limitations often result in the need for long-term care services both inside or outside of one's own home.

A national study projecting nursing home use noted that of the approximately 2.2 million persons who turned 65 in 1990, more than 900,000 (43%) are expected to enter a nursing home at least once before they die. The same study also reported that among people who live to age 65:

- 1 in 3 will spend three months or more in a nursing home.
- One in 4 will spend one year or more in a nursing home. The average length of stay is 19 months.
- Women are more likely to need nursing home care than men (they live longer).
- As you grow older, your risk of needing nursing home care also increases.

### **3. Recognize when is it time for a long-term care placement**

It is often difficult to recognize when a long-term care placement outside of the home is warranted, and what level of care placement might be needed. These decisions are often made by:

- Determining the physical needs of the person requiring care through thorough assessment of functioning and independence levels (i.e. what types of assistance are required and how much he/she is still able to do).
- Determining if there is there a caregiver with adequate emotional and physical resources to meet these needs.
- Assessing whether the person needing care is safe in their current environment.
- Determining if a move will improve the quality of life of the person, and if the person is willing to move.
- Determining if the person have the resources to pay for in home care.
- Discussing the situation with the person's physician.

### **4. Know how to choose a long-term care placement**

Here are a few suggestions as you consider a long-term care placement:

- Talk to a variety of long-term care facility representatives
- Educate yourself regarding options by contacting Citizen's For Better Care (CBC) at 616-245-9451
- Ask others about their experiences
- Understand long-term care financing issues and your own limitations
- Involve your parent/spouse/older loved one in the process - respect his/her needs & desires
- Call and visit any potential long-term care facilities
- Comparison shop – prepare, think ahead even if you or your loved one does not presently need long term care. It is best not to wait until a crisis occurs.

### **5. Educate yourself regarding to how to pay for long-term care**

Long-term care is expensive. The cost depends on the amount and the type of care you or your loved one needs. Current estimates are \$15,000/year for part time and fairly limited in-home services, \$20,000 to 60,000/year for assisted living, and \$60,000 for nursing home care. Long-term care services are financed by a combination of private dollars, insurance, and public dollars. Over 90% of care in the home and in assisted living is paid for with private resources. Over 50% of nursing home care comes from public funds—Medicaid.

Half of all people over the age of 65 will spend some time in a nursing home. One in three will spend three months or more, one in four will spend one year; the average stay is 19 months. Ninety percent of single nursing home residents and 50% of those with a spouse at home will deplete their resources within the first year. For more information on financing long-term care contact Citizen's For Better Care (CBC) at 616-245-9451.

## 6. Identify community resources

The following organizations provide information, referral, education and advocacy around long-term care planning:

Area Agency on Aging of Western Michigan

616-456-5664 or 1-888-456-5664

[www.aaawm.org](http://www.aaawm.org)

Provide information & referral

Citizens for Better Care

616-245-9451 or 1-800-782-2918

For information about residential options (assisted living, nursing homes), long-term care financing and advocacy

Kent County Family Independence Agency - Adult Services Unit

616-364-5300

For information on Medicaid

MMAP Michigan Medicare/Medicaid Assistance Program

1-800- 803-7174

For information about long term care insurance and program eligibility

Eldercare Locator

1-800-677-1116

[www.eldercare.gov](http://www.eldercare.gov)

A nationwide information & referral service designed to identify local services for seniors

**Note:** For additional information on Long Term Care Planning consult the Educational Services page of the Caregiver Resource Network website at [www.caregiverresource.net](http://www.caregiverresource.net).

This fact sheet is provided as a public service of the Caregiver Resource Network. The **Caregiver Resource Network** is a collaboration of Kent County organizations dedicated to providing for the needs and welfare of family and professional caregivers within the community. Funded by the Area Agency on Aging of Western Michigan with Older American's Act Title III-E, Family Caregiver Support funds. If interested in a speaker for your West Michigan group on the above theme call 1-888-456-5664. For more information on caregiving or the Caregiver Resource Network consult our website at [www.CaregiverResource.net](http://www.CaregiverResource.net) or call toll free at 1-888-456-5664.