

Disability Connection Newsletter – November 2014

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November 2014

10 Things You Should Know about Long-Term Care

1. **Long-Term Care Awareness Month**, held each November, is the ideal time to learn about long-term care planning, including how to make a strategy to pay for expenses. Most [long-term care](#) is not medical care, but rather assistance with everyday tasks, such as bathing, dressing, eating or housework. Although many people think that Medicare will cover their long-term care costs, in actuality, it only covers a small percentage. The [Your Long-Term Care Path](#) section of LongTermCare.gov gives an overview of things you should know and do in order to plan for yourself or a loved one. A recent newspaper article, "[Prepare Ahead for Long-Term Care Costs](#)," provides practical advice on financial planning, as well as some of the pitfalls you could encounter by not doing so. Another valuable resource is the American Association for Long-Term Care Insurance website, where consumers can learn about [long-term care insurance eligibility](#), [compare costs](#) and get [tax deduction information](#).

2. **Paying for Long-Term Care** can be expensive, though necessary, for many families and their loved ones who are aging, ill or have disabilities. Fortunately, there are many resources available to help families make the best informed decision. While some people qualify for public programs, such as [Medicare and Medicaid](#) , most use a variety of options to pay for long-term care services. Examples include [long-term care insurance](#) , personal income and savings, [life insurance](#) , [annuities](#) and [reverse mortgages](#) . Visit LongTermCare.gov for helpful information on the different aspects of long-term care, such as [The Basics](#) ; [Where You Live Matters](#) ; [How to Decide](#) ; and [Costs and How to Pay](#) . The AARP [Long-Term Care Calculator](#) can help you estimate expenses for long-term care options, such as a nursing home, assisted living facility, adult day care or home health aide services. Simply select your state and region, along with the type of care, to get an estimate. Finally, a recent *U.S. News & World Report* article, "[You'll Likely Need Long-Term Care, But How Will You Pay for It?](#) ," reviews the long-term care options currently available, as well as other matters to consider when making this important decision.
3. **Acting as a Family Caregiver.** According to the [Family Caregiver Alliance](#) , there are nearly 66 million caregivers in the U.S. who assist a loved one with daily living activities or medical tasks because of an illness, age or disability. They represent 29 percent of the U.S. adult population or 31 percent of all households. An infographic from PBS, "[Profile of a Long-Term Care Caregiver](#) ," gives a sobering look at some statistics for this oftentimes unpaid position. For example, the typical caregiver is a 46-year-old woman who provides more than 20 hours of care to her mother each week. Unsurprisingly, most family caregivers experience conflicts between caring for their loved one and work, making them vulnerable to burnout and health risks. A free e-book from AARP, [Juggling Work and Caregiving](#) , offers practical resources and tips to help you navigate the demands of caring for a loved one and fulfilling your professional responsibilities, while also taking care of yourself. This resource is [available in Spanish](#) , too.
4. **Choosing a [Residential Care Facility](#)** for yourself or a loved one is a difficult decision that is influenced by one's level of independence, nearby family members, housing needs and health conditions. Planning ahead is essential. [Assisted Living Facilities](#) are one option for older adults who cannot live alone and need help with [activities of daily living](#) . These [facilities](#) , including group homes and continuing-care retirement communities, typically [provide services](#) such as 24-hour staffing, housekeeping, meals, transportation, recreation and health care. According to the Assisted Living Federation of America, the [cost](#) of a private one-bedroom apartment is approximately \$3,000 per month, but that amount may vary depending upon the size of the facility and the type of care offered. You can get help finding facilities through your local [Area Agency on Aging](#) , [Long-Term Care Ombudsman](#) , the [Assisted Living Federation of America](#) (mostly for-profit residences) or [LeadingAge](#) (mostly not-for-profit organizations). It's important to carefully [assess the assisted living community](#) , and once you make a decision, follow [these tips](#) to ensure that you or your loved one transitions smoothly.
5. **[Nursing Homes](#)** care for people who have a critical injury, severe illness or disability and need 24-hour medical assistance and monitoring from skilled professionals. In addition to health care, nursing homes provide a [variety of services](#) such as meals, activities and other support for residents. The cost of a [nursing home](#) varies. Although the national average is

- \$50,000 per year, [Medicare](#) or [Medicaid](#) may cover some expenses. Determine [which nursing home might be right for you](#) or your loved one by considering its cost, quality of care, staffing and availability. You should also [compare nursing homes](#) to help you make an informed decision. While a loved one is in a nursing home, be vigilant about his or her health, happiness and look for [warning signs](#) of fraud or [abuse and neglect](#) .
6. **Hospice Care** provides individuals nearing the end of their lives with comfort and pain control during their remaining days. It occurs most often at home with family members acting as the primary caregivers and a [visiting team](#) of doctors, nurses and home health aides offering medical care and other services. If the individual cannot be effectively cared for in his or her home, hospice care can take place in a nursing home, special hospice facility or hospital. [Medicare](#) , [Medicaid](#) and most private insurance plans cover hospice services. Read the "[Choosing a Quality Hospice for You or Your Loved Ones](#) " factsheet for information on things to consider while researching hospice care. In addition, the "[Consumer Guide to Hospice](#) ," recently published in *The Washington Post*, lets you search for and compare providers by location.
 7. **Taking Care of Veterans.** There are more than 21 million veterans in the United States, many of whom are currently receiving long-term care or will need it in the future. The U.S. Department of Veterans Affairs' (VA) [Guide to Long Term Care](#) explores the different options that are available, such as home and community-based services, nursing homes or residential settings. Since deciding on long-term care options often involves family members and service providers, the [Shared Decision Making](#) section offers helpful resources to guide productive discussions. A [worksheet for veterans](#) asks about the type of care they need or may need as they age, while a [Caregiver Self-Assessment Worksheet](#) lets caretakers chart and manage their roles and responsibilities. Veterans or their surviving spouses who are eligible for a VA pension and require a caregiver, or are housebound, may receive additional monetary assistance through the [Aid and Attendance](#) program. Applications must be made through a [VA regional office](#) . The [Veteran-Directed Care](#) program gives veterans of all ages and their family caregivers more access, choice and control over their long-term care services by letting them decide which services best meet their daily living needs.
 8. **Consider a Power of Attorney.** A [power of attorney](#) (POA) is a legal agreement that allows someone to act on your behalf, for example, to [make health care decisions](#) if you are seriously ill. Most often a written document, the [levels of power](#) granted to the trusted representative depend on when you want the POA to begin and end and how much responsibility you want to give the other person. You may [choose](#) a single trusted person to be your POA or appoint more than one person to act as co-agents. When in effect, those with POA can [manage your daily financial affairs](#) and put your [estate plan](#) into action. Since a POA grants your designated representative authority over your finances, you can [reduce risk](#) by carefully selecting or limiting their responsibilities. You will always have the option to [cancel a POA](#) at any time and still manage your own affairs as long as you remain [legally competent](#) .
 9. **It Takes a Senior Village.** According to [AARP](#) , 88 percent of Americans age 65 or older prefer to live independently or "age in place." Through a new movement called "senior villages," residents are able to do just that. These neighborhood-based

nonprofit membership organizations help seniors with transportation, grocery shopping, home repairs, doctor's appointments and other services. For an annual fee (usually less than a \$1,000), a senior village coordinates paid staff and volunteers to provide support to older residents, allowing them to continue to live independently. The [Village to Village Network](#) , a national nonprofit, provides guidance to communities interested in developing their own senior villages, including a map of current locations in the U.S. To learn more about how the senior village phenomenon is working in different parts of the country, read the articles in [Crain's Chicago Business](#) and the [U.S. News and World Report](#) .

10. **Technology for Older Adults and People with Disabilities** often equates greater independence by helping them track important information and stay connected to their family and friends. [It can also assist caregivers](#) who are looking after their loved ones. For example, [GPS tools](#) may be valuable for a family member who has Alzheimer's or dementia by keeping tabs on their whereabouts. Other applications, such as [RxmindMe](#) or [Personal Caregiver](#) , track when medications have been taken. Technology even increases the [safety of seniors](#) living at home.

While technology is a blessing, sometimes it is difficult to use. Fortunately, many universities and senior centers, such as [Senior Planet](#) in New York and [Teach Seniors Tech](#) in California, offer programs to help older adults improve their technology skills. To find classes in your community, contact your local [Area Agency on Aging](#) . You can also read "[Staying Connected: Technology Options for Older Adults](#) ," which explains how to set up email, send a text message or use [Skype](#) . If you are baffled by [Facebook](#) or [Twitter](#) , the AARP [Social Media Training Center](#) can teach you how to become a social media pro.

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