



long-term  
care

---

# HELP ACROSS THE CONTINUUM:

## UNDERSTANDING LONG-TERM CARE

### IF YOU LIVE WITH A CHRONIC CONDITION

or progressive illness, it's likely that you will eventually need long-term care services. Most long-term care is non-skilled personal care designed to meet your health and daily needs over an extended period. The goal of long-term care is to maximize your independence, while also planning for a time when you may need a greater level of support.

This year about 9 million Americans over the age of 65 will need long-term care services. By 2020, that number will increase to 12 million. While most people who need long-term care are age 65 or older, a person can need long-term care services at any age — 40 percent of people currently receiving long-term care are adults 18 to 64 years old.

Many people who need long-term care develop the need for care gradually. They may begin needing care only a few times a week or one or two times a day, for example, help with bathing or dressing. Care needs often progress as you age or as your health declines, causing you to need care on a more continual basis. The continuum of long-term care includes:

- » Care or assistance with activities of daily living in your home from an unpaid caregiver, like a family member or friend;
- » Services at your home from a nurse, home health aide, therapist or homemaker;

» Care in the community; and/or

» Care in any of a variety of long-term facilities.

Some people need long-term care in a facility for a relatively short period of time while they are recovering from a sudden illness or injury. Others may need long-term care services on an ongoing basis, or may need to move to a nursing home or other type of facility for more extensive care if their needs can no longer be met at home.

About 70 percent of people over age 65 will require at least some type of long-term care services during their lifetime, and more than 40 percent will need care in a nursing home. While it's difficult to predict how much or what type of care any one person might need, on average someone age 65 today will need some long-term care services for three years. Service and support needs vary from one person to the next and often change over time. Women need care for longer (on average 3.7 years) than do men (on average 2.2 years). While about one-third of today's 65-year-olds may never need long-term care services, 20 percent of them will need care for more than five years.

Generally, services provided by caregivers who are family or friends are unpaid. There are 44 million family caregivers in the United States caring for adults with chronic illness and disabilities. These families are the No. 1

---

*Long-term care maximizes independence while preparing for a time when you may need a greater level of support.*

---

# long-term care

---

providers of long-term care in the U.S., with half of all caregivers fulfilling both childcare and eldercare responsibilities. Paid, professional long-term care services often supplement the services provided by family and friends.

Nursing homes, sometimes called skilled nursing facilities, provide care to people who can no longer care for themselves at home. A wide range of nursing, rehabilitative, social and medical services are delivered on a 24-hour basis. These facilities are designed to provide necessary nursing and medical intervention while respecting the needs and wishes of each individual.

## Choosing a Long-Term Care Service

While families bring tremendous passion and dedication to serving a loved one who is disabled or ill, they often haven't received the training, resources or support that can help caregivers navigate complex — and often unfamiliar — medical, legal and financial systems. At the same time, caregivers must manage sometimes complex family dynamics and expectations.

The good news is family caregivers don't need to go it alone. Professional long-term care services can help families identify resources, make referrals to community and government agencies, provide coaching on caregiver challenges and deliver care management services.

If you answer "Yes" to any of these, you may want to consider extra help from an outside long-term care service:

- » I need help figuring out what services we really need.
- » I'm not sure what services Medicare will pay for.
- » I feel anxious about how to care for an older or ill adult.
- » I feel overwhelmed by my caregiving tasks.
- » Our family cannot decide what steps to take next.

- » I'm not sure whether the changes I see are part of normal, healthy aging.
- » I feel guilty when I cannot be of more help to my loved one.
- » I worry that my family member is not safe at home.
- » I don't know how to talk with someone who is confused or forgetful.
- » I don't understand the use or impact of multiple prescriptions.

If you're considering a professional long-term care service, look for an organization that provides personalized support to both the care recipient and their caregivers, is staffed by registered nurses and other credentialed experts, and that collaborates with a network of experienced home care aides, social workers, legal counsel and financial advisors. You should have the flexibility to choose the right solutions for your specific situation, as opposed to purchasing a predetermined package of services.

Professional care service offerings should include:

- » An objective assessment conducted by a registered nurse.
- » A recommended course of action and suggested services and resources.
- » A family conference call to discuss recommendations and next steps.
- » An individualized care plan that addresses daily needs and monitors changing medical and psychological conditions.
- » Coordination of community and in-home resources.
- » Regular communication, ongoing monitoring and proactive planning.
- » 24/7 support for care recipients, caregivers and their families.

---

*If you're considering a professional long-term care service, look for an organization that provides personalized support to both the care recipient and their caregivers.*

---

## Evaluating Residential Facilities

If an assisted living or skilled nursing facility is appropriate, finding the right residential environment and the right care can help put your mind at ease and ensure that care aligns with your needs and preferences. The checklist below can assist you in asking the questions and making the observations that will help you find the best setting for your situation.

### GENERAL QUESTIONS

- How long has the facility served the community?
- Is it certified, licensed or accredited?
- Do they offer literature explaining services, eligibility requirements, fees and patient rights?
- Are there on-site supervisors who oversee the quality of care?
- What background checks are conducted before hiring staff?
- Are response systems in place for disasters, evacuations and medical emergencies?

### MEDICAL CARE

- Will a written care plan be developed?
- Are there sessions with family members on the care that is being provided?
- Are Registered Nurses available 24 hours a day, seven days a week?
- How often does the physician visit?
- Are occupational, physical and other therapies offered?
- Will the facility honor living wills and advance directives?

### ACTIVITIES

- Is transportation available for doctor visits, shopping, activities, etc.?
- Are there individual and group activities?
- Do outside volunteers conduct programs?
- Can pets visit?
- Is there an on-site activity director?
- Is smoking allowed?

### FOOD SERVICE

- Can you request special foods?
- Are there set times for meals, or are meals provided upon request?
- Are residents able to select from a menu?

- Is assistance with feeding available? Is there a formal feeding program?
- Are snacks offered?
- Are there cooking facilities available for residents to use?

### FINANCES

- When may a contract be terminated and what are the refund policies?
- What services are covered with the "basic" charge?
- Are there added costs? What do they cover?
- What are the billing, payment and credit policies?

### OBSERVATIONS TO MAKE

- Do the residents look clean and well-groomed?
- Do the residents spend time with each other and appear happy and comfortable?
- Does the administrator or director/staff call the residents by name and interact warmly with them?
- Does the activity list seem varied and include things that the residents would enjoy?
- Were you given ample time to ask questions?
- Does the posted menu reflect what is being served?
- Does the food look appetizing and is the meal being enjoyed?
- Is the dining area well-lit, well-ventilated, pleasant and moderate in temperature?
- Are the staff members well-groomed, friendly and outgoing?
- Are resident requests for assistance answered promptly?

Sources: NAC/AARP Study of Caregiving in the U.S. (1997 and 2004); National Clearinghouse for Long-Term Care Information from the U.S. Department of Health and Human Services.

---

*This checklist can assist you in asking questions and making the observations that will help you find the best setting for your situation.*

---

# \* Own Your Future

The *Own Your Future Planning Kit* is a service of the U.S. Department of Health and Human Services, providing information about practical steps you can take to plan ahead for your long-term care needs. The Planning Kit is available at no cost in both Spanish and English. To order your kit, visit [www.longtermcare.gov](http://www.longtermcare.gov).



## \* Making Your Needs Clear

No matter your age or current health status, it's important to think through what you would want from long-term care and what your preferences and wishes might be. The American Association of Homes and Services for the Aging recommends that all adults consider these seven key questions and document their answers.

### 1. If I begin to have difficulty with cooking, cleaning and other household responsibilities, I would like to:

- Move to an independent living community
- Move in with family
- Remain in my home with home-based services to help me
- Other (specify) \_\_\_\_\_

### 2. If I become unable to bathe myself or take my own medicine, I want to:

- Move to a residential care facility
- Move in with family
- Remain in my home with home-based services to help me
- Other (specify) \_\_\_\_\_

### 3. To pay for services I might need, I want to:

- Use only the services that my pension, Social Security and other regular income can cover
- Use some of my savings as well as my pension, Social Security and regular income to cover my expenses
- Use my savings to ensure my preferences can be met
- Use my long-term care insurance benefits
- Other (specify) \_\_\_\_\_

### 4. If I need to move out of my home, the type of place I would most like to move is:

---

---

---

### 5. If I need to move into a residential care facility, the three features that are most important to me are:

- A place where I can have a private room
- A place that is close to my family
- A place where my friends live
- A place with good food
- A place with a good reputation in my community
- A place with a wide range of activities
- A place with easy access to the outdoors
- A place with a friendly staff
- A place affiliated with my faith tradition
- Other (specify) \_\_\_\_\_

### 6. As I age or my condition changes, the person I will depend on for support is:

---

---

### 7. The one thing I want my loved ones to remember about my preferences is:

---

---

---

---

## Questions?

For more information about Evercare visit:



[myEvercare.com](http://myEvercare.com)