

## Choosing the Right Long-Term Care Option

Are you considering long-term care for yourself or a loved one? Choosing the right long-term care option is a big decision. The choices may seem overwhelming. Yet the earlier you assess your current condition and how it may change over time, the better chance your needs will be met and your wishes honored for your long-term care.

Begin by learning about available in-home care services and long-term care facilities in your area. Consider the costs associated with each option. Then think about your specific needs, assess your finances and use local resources to help you decide which option is right for you.

### *Determine Your Needs*

To choose a long-term-care placement, determine what type of care you or your loved one needs. For example, if you need help to manage insulin treatment for Diabetes, you'll need a caregiver qualified to provide medication management. If your loved one suffers from Alzheimer's disease, they'll need a caregiver or facility that supports memory care. Consider skilled nursing facilities for critical care needs.

### *Assess Your Finances*

Long-term care can be expensive. Most people rely on a combination of resources to pay for long-term care. Learn about benefits you may be able entitled to under your healthcare plan or federal insurance plan. Consider all financial resources including private long-term care insurance, pension plans, dividends from investments, 401(k) or IRA payments, personal savings and others. Then make a budget to balance the costs for options that meet your needs with your available financial resources.

## *Use Local Resources*

Ask doctors, friends, family and local hospitals or community centers for long-term care recommendations. Eldercare Locator is a service of the US Administration on Aging. It provides links to area agencies on aging that can connect you to long-term care services and facilities. Call 1-800-677-1116 or visit: <http://www.eldercare.gov/Eldercare.NET/Public/Index.aspx>.

## *Contact a Geriatric Care Manager*

If you need more help choosing options, consider contacting a Geriatric Care Manager. A Geriatric Care Manager is a health and human services specialist who can advise and assist elders and families on many issues related to aging, including long-term care. Geriatric Care Managers provide assessments and help with the following:

- Long-term care placement, providers or facility referrals.
- Crisis management
- In-home help interviews
- Medication management
- Communication with family or loved ones
- Social activities
- Legal referrals
- Financial management
- Forms or paperwork
- Federal and state entitlements
- Safety and security at home
- Hospice care arrangements

Visit the National Association for Professional Geriatric Care Managers website at: [www.caremanager.org](http://www.caremanager.org) for more information.

Choosing the right long-term care needn't be overwhelming. By researching facilities and services, assessing your needs and identifying financial and local resources, you can find the right choice to meet your own or a loved one's unique situation.