

What to Know About Long-Term Care Options

Even if you are healthy for most of your life, an unexpected illness or injury can suddenly change. The US Department of Health and Human Services estimates that 70% of people turning age 65 can need long-term care. More than 40% will need nursing home care. Understanding your options in advance may help ensure a graceful transition to long-term care if you or a loved one needs it.

Long-term care includes services and support to meet health or personal care needs. Long-term care helps people live as independently as possible when they are unable to manage everyday care on their own.

Many options are available, including independent living with in-home care and assisted living and skilled nursing care for critical care. Healthcare professionals can help you decide the best option for your situation.

Home-Based Care

Most people want to remain in their homes as long as possible. Home-based care, also called "Aging-in-Place," includes daily support and healthcare services that you receive in your home from family, friends, volunteers and/or paid professionals. Home healthcare may include part-time or intermittent skilled nursing care, physical therapy, occupational therapy, speech therapy and other personal services such as help with bathing, dressing, meal preparation and household chores.

Community-Based Care

Community-based care provides adult day care, meal programs, senior centers, transportation and other services. These services help those with diseases like Alzheimer's to continue to live in their homes. It may also give their caregivers valuable respite. The Federal Department of Housing and Urban Development and state or local governments also offer community care programs for elderly people with low to moderate incomes.

Facility-Based Care

Facility-based care provides 24-hour supervision and services in a home-like setting. Services include help with meals, personal needs, medical care, transportation, laundry and housekeeping. Facilities include adult foster care, board and care homes, assisted living centers, continuing care retirement communities, nursing homes, and skilled nursing care.

Hospice and Palliative Care

Hospice care provides medical services, emotional support, and spiritual resources for people in the final stages of a serious illness, usually with six months or less of expected life. Hospice also helps family members manage the challenges of caring for a dying loved one.

Visit: www.hospicefoundation.org/advance for more information.

Palliative care is specialized medical care provides patients with relief from the symptoms, pain and stress of serious illness.

Visit: <http://getpalliativecare.org/whatis/> for more information.

Finding Services

Long-term care services may vary according to where you live. To find services in your community call: Eldercare Locator at 800-677-1116 or visit: www.eldercare.gov.