

## *Planning Ahead for Senior Living and Elder Care*

Most seniors are independent. But later in life, you or a loved one may begin to need assistance with everyday activities like shopping, cooking, walking or bathing.

The key to successful long-term care is planning. You or a loved one may need to make a decision in a hurry, often after an unexpected emergency like a broken hip. Be prepared by getting information ahead of time. That way, you will know what is available and affordable, before there is a crisis. Some things to consider when planning for senior living and long-term elder care include:

- If you are having difficulty with things like bathing, managing finances, or driving, speak with your physician or other healthcare professional about your situation.
- Speak with your family. It is often difficult for a family member, particularly a child, to speak with a parent or loved one about long-term care. Take the initiative and start the conversation today!
- Let family members and friends know your preferences. If you are finding it harder to prepare nutritious meals for yourself, do you prefer to have meals delivered or would you prefer to have someone come to your home to prepare them?
- Learn about the types of services available in your community. Physicians, social workers, geriatric care managers and other healthcare professionals will be happy to provide guidance. Your local Area Agency or Council on Aging can provide you with a list of services that are available in your area.
- Find out how you may or may not be covered by insurance. Medicare and Medigap insurance only offer short-term home health and nursing home benefits. Contact your state-run Medicaid program about long-term nursing home coverage for people with limited incomes.

Be aware that figuring out long-term care isn't easy. Needs may change over time. Insurance programs and benefit coverage levels change frequently.

For more information about planning for long-term care, please contact the [Comfort Keepers location](#) where care is to be provided. We will be happy to speak with you about your needs.