November Is Long-term Care Awareness Month

Center for Persons With Disabilities

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When planning ahead in uncertain financial times, it’s important to think about long-term care for yourself and your loved ones. Long-term care (LTC) is a range of services and supports that may be needed to meet health or personal needs over a long period of time. These services might include emergency response systems, senior centers, assisted living, nursing homes, transportation services, and many more.

According to the federal Long Term Care website, most long-term care assists people with activities of daily living like dressing, bathing and using the bathroom. Other common long-term care services include helping with housework, cooking, shopping, or even managing money. Long-term care can be provided at home, in the community, in assisted living or in nursing homes. It’s not just for seniors—anyone with a significant health challenge may need long-term care at any age.

While there are a variety of ways to pay for long-term care, it is important to think ahead about how to fund needed care. Generally, Medicare doesn’t pay for long-term care, but only for a medically necessary skilled nursing facility or home health care. Long-term care insurance may be an option to prepare ahead of time for the potential need for long-term care. There are a variety of plans available that vary in cost depending on desired services and the age coverage begins.

Be sure to take some time this month to consider options and plan ahead. If you’re a caregiver now for a family member with health challenges, find more resources and support from USA.gov.