

How to Plan for Long-Term Care

Most older people are independent. But later in life, you or someone you love may need help with everyday activities, such as shopping, cooking and bathing.

"The good news is that people have many choices in long-term care," says Terrie Wetle, deputy director of the National Institute on Aging in Bethesda, Md. "A variety of services and facilities can provide help while letting people stay active and connected with family, friends and neighbors."



Planning ahead

The key to successful long-term care is planning. "Be prepared by getting information ahead of time," Ms. Wetle says. "That way, you'll know what's available and affordable before there's a crisis."

To get started:

- Talk with your doctor or another health-care professional if you're having trouble with everyday activities, such as walking, managing finances or driving.
- Learn about the types of services and care in your community by talking to doctors, social workers, family and friends. The Area Agency on Aging and local and state offices of aging and social services can provide lists of home health-care providers, adult day-care centers, meal programs, companion services and transportation services.

Needing more care

At some point, support from family, friends and local meal and transportation programs may not be enough. If you need a lot of help with everyday activities, you may need to move to a place where care is available 24-hours a day.

Two types of residential-care facilities are:

- Assisted-living communities, which offer different levels of care that often include meals, recreation, security and help with bathing, dressing, and housekeeping.
- Nursing homes (or skilled-nursing facilities), which provide round-the-clock service and supervision, medical care and rehabilitation for residents who are mostly frail, very ill or suffer from dementia.

Finding the right place

To find long-term care for yourself or someone else:

- Ask questions. Your state's office of the long-term care ombudsman can provide information about specific nursing homes.
- Call around. Contact places that interest you and ask questions about vacancies, number of residents, cost and payment methods. You should also inquire about specific services that may be important to you, such as special units for people with Alzheimer's disease.
- Visit the facilities. When you find a place that sounds appropriate, go and talk to the staff, residents and residents' family members. "Set up an appointment, but also go unannounced," says Ms. Wetle. "See if the staff treats the residents with respect and if the building is clean and safe."

For further information, visit the National Institute on Aging Web site at <http://www.nia.nih.gov>; the Eldercare Locator Web site at <http://www.eldercare.gov>; and the Centers for Medicare and Medicaid Services Web site at <http://cms.hhs.gov>.

Answers About Anxiety



Anxiety disorders are a group of disorders that can affect adults, adolescents and children. Anxiety disorders overwhelm people with chronic feelings of anxiety and fear. Unlike periods of anxiety that everyone feels because they are caused by a stressful event, anxiety disorders are chronic, and if not treated, can disrupt a person's life.

[Read More](#)

100s of Recipes Right at Your Fingertips



Did you know you have access to hundreds of delicious, dietician-reviewed recipes that include nutrition information? You can even browse special categories like low sodium or diabetes-friendly.

[Check one out today!](#)

For more great resources, visit [H & H Health Associates](#).