

## Developing a Long-term Care Plan for An Older Adult



### How to Develop a Long-Term Care Plan for an Older Adult

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During our senior years, we want to prepare ourselves for anything that can happen. Creating a long-term care plan lets you get ready for situations that increase your need for care. This guide will cover senior long-term care needs and how planning ahead can give you peace of mind.

#### What Is Long-Term Care Planning for the Elderly?

When you create a long-term care plan, you prepare for the support you need if you develop a chronic health issue. Your strategy can include:

- Home modifications or living arrangements
- Accessibility and security technology
- Personal assistance with everyday tasks
- Medical care for a chronic condition
- Assignment of a power of attorney

Everyone who creates one of these plans will have individual needs to meet and goals to achieve. Your strategy will depend on your situation, health, support network and many other factors.

## Why Create a Long-Term Care Plan?

As you age, your chance of requiring support increases. You become more susceptible to illnesses, injuries and accidents that change your care needs. Early planning lets you choose the help you receive in the future. If something happens, you can rest assured you have control over your future. Your loved ones will also have more peace of mind because they know you will have the support you need.

## Long-Term Care Planning Checklist

Creating a long-term care plan involves asking yourself questions about your future. Consider the following three factors when you make your strategy.

### 1. Healthcare

As your care needs change, you will need personal and medical support. Ask yourself:

- Who will handle my medical needs?
- If I need an in-home caregiver, what service will I use?
- What kinds of government support can I receive for my healthcare costs and services?

Answering these questions will ensure you get the care you want.

### 2. Housing

You will have multiple housing options when your care requirements increase. Consider these questions:

- Will I move in with my family? Does my family agree to take care of me?
- Do I want to join a retirement community? Which retirement community?
- Would I prefer a residential model like a continuing care retirement community or a nursing home?

Many senior communities allow you to make arrangements in advance. You can also make a plan with family members who will care for you.

### 3. Finances

Your support and necessities will cost money. To determine how you will cover those expenses, ask questions such as:

- What sources of money can I use to cover my long-term care cost?
- How much of the expenses will my insurance cover?
- Do I need a financial professional's help to plan my finances?



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A money strategy will let you stay financially secure as you age.

## Find a Caregiver for Long-Term Care at Home



If you or a loved one wants long-term care at home, our network of caregivers can come to you. Let us refer you to someone who will support you with personal or medical care. Call us at 786-360-3449 to learn more about our referrals.