

RE: Long-Term Care Planning by Age Group and Stage

Planning considerations and options associated with your age:

- **Less than 50**
- **Between 51 – 64**
- **Age 65 and Older**
- **Those Already Receiving Long-Term Care**

Planning Ahead Before age 50

It's never too early to start planning for your [long-term care](#). If you're less than 50, there are just a few simple things that **you should know** and **can do** today, that will make tomorrow a whole lot easier.

Things You Should Know

- [Medicare](#) **only** pays for long-term care if you require skilled services or rehabilitative care and Medicare **does not** pay for non-skilled assistance with Activities of Daily Living (ADL), which make up the majority of long-term care services. Read the section on Medicare for more information.
- Long-term-care is more expensive than you may think and you will likely be responsible for paying for the care you will require. Start thinking about how you will pay for the care you may need. Refer to the [Costs & How to Pay](#) section for further information.
- By obtaining an Advanced Care Directive you can inform your family or loved ones about how to make important health decisions for you, should you no longer be able to make those decisions for yourself. Consult the [Advance Care Plan Considerations](#) page for more information.

Things You Can Do

- Plan how you will pay for care:
 - [Costs of Care](#)
 - [What is Long-term care Insurance](#)

- [Paying Privately](#)
- Obtain an Advanced Care Directive: [Advanced Care Plan Considerations](#)
- Learn how you may be able to reduce some risks to your brain: brainhealth.gov

Planning Ahead Between the ages of 51 and 64

To help you best plan for your [long-term care](#), between the ages of 51 and 64, we've pulled together a list of important things you should know and can do now that will make tomorrow a whole lot easier.

Things You Should Know

- [Medicare](#) **only** pays for long-term care if you require skilled services or rehabilitative care and Medicare **does not** pay for non-skilled assistance with Activities of Daily Living (ADL), which make up the majority of long-term care services. Read the section on [Medicare](#) for more information.
- Long-term-care may cost more than you think. Read more about [Costs of Care](#).
- There are many different ways to receive care and many different settings in which to receive it. To learn more about different care setting, see the [Where You Can Receive Care](#) section of the site.
- Where you live matters – your ability to stay at home may depend on the layout of your home, especially the bathrooms. Refer to the [Staying in Your Home](#) page for ideas.
- Planning for long-term care can protect your family from the financial impact of paying for care and the emotional impact of making decisions for you. Review the [How to Decide](#) section for more information.
- By obtaining an Advanced Care Directive you can inform your family or loved ones about how to make important health decisions for you, should you no longer be able to make those decisions for yourself. Consult the [Advance Care Plan Considerations](#) page for more information.
- By taking an inventory of your resources, you can determine how you will pay for services and who you can count on to assist. Options exist for pre-funding the care you need such as insurance or savings. Refer to the [Costs & How to Pay](#) section for more information.

Things You Can Do

- Obtain an Advanced Care Directive: [Advanced Care Plan Considerations](#)
- Make a plan for how you will pay for services:
 - [Costs of Care](#)
 - [What is Long-term care Insurance](#)

- [Using Life Insurance to Pay for Long-term Care](#)
- [Annuities](#)
- [Reverse Mortgages](#)
- Consider home modifications: [Staying in Your Home](#)
- Learn how you may be able to reduce some risks to your brain: brainhealth.gov

Planning Ahead After Age 65

To help you best plan for your [long-term care](#), after age 65, we've pulled together a list of important **things you should know** and **can do** now to help you prepare for later.

Things You Should Know

- [Medicare](#) **only** pays for long-term care if you require skilled services or rehabilitative care and Medicare **does not** pay for non-skilled assistance with Activities of Daily Living (ADL), which make up the majority of [long-term care services](#). Read the section on [Medicare](#) for more information.
- There are many different ways to receive care and many different settings in which to receive it. To learn more about different care setting, see the [Where You Can Receive Care](#) section of the site.
- You may be able to receive care from providers and/or local programs in your community. Learn more about local options by visiting the [Finding Services](#) page.
- The need for long-term care often follows a fall. By learning to prevent a fall, you may delay your need for long-term care and even prolong your time at home. Find tips on [Falls Prevention](#).
- Being close to children or other family is often important when long-term care services are needed.
- By obtaining an Advanced Care Directive you can inform your family or loved ones about how to make important health decisions for you, should you no longer be able to make those decisions for yourself. Consult the [Advance Care Plan Considerations](#) page for more information.
- While insurance may not be possible there are other options such as a [reverse mortgage](#), or savings. Refer to the [Costs & How to Pay](#) section for further information on age-appropriate options.
- Modifying your home may allow you to stay there longer, as you age. Refer to the [Staying in Your Home](#) page for ideas.
- If you plan on moving to a facility consider the different types of facilities, their associated costs, amenities, and locations. See the [Living in a Facility](#) section for more information.

Things You Can Do

- Obtain an Advanced Care Directive: [Advanced Care Plan Considerations](#)
- Consider home modifications: [Staying in Your Home](#)

- Consider different types of facilities: [Living in a Facility](#)
- Make a plan for how you will pay for services:
 - [Costs of Care](#)
 - [What is Covered by Health & Disability Insurance](#)
 - [Using Life Insurance to Pay for Long-term Care](#)
 - [Reverse Mortgages](#)

Resources for people already receiving long-term care services.

Resources for People Already Receiving Long-Term Care

To help those who currently require [long-term care services](#) (e.g., assistance with the basic personal tasks of everyday life) we've pulled together a list of important **things you should know** and **can do** as you continue to prepare for your [long-term care](#).

Things You Should Know

- [Medicare](#) **only** pays for long-term care if you require skilled services or rehabilitative care and Medicare **does not** pay for non-skilled assistance with Activities of Daily Living (ADL), which make up the majority of [long-term care services](#). Read the section on [Medicare](#) for more information.
- Long-term-care may cost more than you think. Read more about [Cost of Care](#).
- There are many different ways to receive care and many different settings in which to receive it. To learn more about different care setting, see the [Where You Can Receive Care](#) section of the site.
- The Department of Veterans Affairs (VA) pays for long-term care services for service-related disabilities and for certain other eligible veterans, and other health programs such as [nursing home](#) care and at-home care for aging veterans with long-term care needs. Visit the [Department of Veterans Affairs](#) to view available programs and services.
- You can get a functional assessment at your local Area Agency on Aging. Use the Eldercare Locator at [eldercare.gov](#) to find the Agency nearest you.
- You may be able to receive care from providers and/or local programs in your community. Learn more about local options by visiting the [Finding Local Services](#) page.
- By obtaining an Advanced Care Directive you can inform your family or loved ones about how to make important health decisions for you, should you no longer be able to make those decisions for yourself. Consult the [Advance Care Plan Considerations](#) page for more information.
- [Alzheimer's Disease](#) can make [long-term care](#) planning more challenging. To learn more about what to expect, visit the [Alzheimer's page](#) or [alzheimers.gov](#).
- If you wish to stay in your home, it's important to make sure it's modified accordingly; for example, making your stairs or bathroom safer is a good place to start. Refer to the [Staying in Your Home](#) page for more ideas.

Things You Can Do

- Get a functional assessment: eldercare.gov
- Find care in your community: [Finding Local Services](#)
- Obtain an Advanced Care Directive: [Advanced Care Plan Considerations](#)
- Get information on [Alzheimer's Disease](#)
 - [Alzheimer's](#)
 - Alzheimers.gov
- Consider home modifications: [Staying in Your Home](#)