

Long Term Care

Long term care helps people maintain independence if they are unable to perform activities of daily living on their own. This includes things like using the bathroom, eating, getting dressed, and transferring.



Assess Needs

Determining when long-term care services are needed can be challenging. A common approach is to **assess the ability to perform activities of daily living (ADLs) and instrumental activities of daily living (IADLs)**. You can find these assessments in the *Caregiver's Guide* at caregivinghaven.org.

Care Setting

Long-term care often takes place at **home**, provided **informally** by friends and family or **formally** by a paid caregiver. **Senior centers** and **adult day care** programs also offer long-term care support through transportation and meals. **Assisted living facilities** and **nursing homes** provide long-term care for those who need more comprehensive help.

Private Pay

Review whether your loved one has **long-term care insurance** or **contributed to a plan during their career**. If they have life insurance, check the policy details, as some plans offer coverage for long-term care.

Government Pay

Medicaid and the **Department of Veterans Affairs** may cover certain types of long-term care, including paying informal caregivers. Contact your local **Area Agency on Aging (AAA)** or **State Health Insurance Assistance Program (SHIP)** for information about programs in your area.

PACE Programs

Program of All-Inclusive Care for the Elderly (PACE) coordinate Medicaid and Medicare long-term care services for older adults who live in the community. Services may include:

- Medical care, medications, and therapies.
- Transportation.
- Nutrition.
- Caregiver support.
- Adult day care.