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Planning for Long Term Care

Most people don't know what long term care is until they or someone they love need it.

What is Long Term Care?

Long term care is the care you may need if you are unable to perform daily activities on your own. That means things like eating, bathing, dressing, transferring and using the bathroom. The goal of long term care is to help you maintain your lifestyle as you age. Medicare, Medicare supplement insurance, and the health insurance you may have at work usually won't pay for long term care.

Did you know?

- > 7 of 10 people over the age of 65 will need some type of long term care support.¹
- > 66% of caregivers used their own retirement and savings funds to pay for care.²
- > 100% of their families are affected in some way.

Why would you need it?

A need for long term care may result from accidents, illnesses, advancing aging, stroke, or other chronic conditions.

Cognitive illnesses, such as dementia and Alzheimer's disease are a growing concern for society. Currently, 6.9 million Americans have Alzheimer's and that number continues to grow steadily. In fact by 2050, this number is projected to double³. The average life expectancy after Alzheimer's disease diagnosis is 8-10 years,⁴ much of which may require some form of long term care.

Who is Affected?

The need for long term care impacts the entire family, not just the person requiring care. For example, if your son or daughter is taking care of you, it may bring you closer together in some way. But providing that care can be time-consuming, stressful, or exhausting for a caregiver. It also takes them away from their own obligations including their children, their spouses, and their job.

> [Learn more about the effects of caregiving](#)

What are the factors that affect who needs long term care?⁵

- **Age:** As you get older, the more likely you will need long term care.
- **Gender:** Since women often live longer than men, they have a greater likelihood of needing long term care.
- **Family & Housing Situation:** People who live alone are more likely to need care from a paid caregiver.
- **Health:** Having a chronic health condition like diabetes or high blood pressure or a family history of them may increase your risk.
- **Lifestyle:** Poor diet and lack of exercise may increase your risk.

Choices in Care Settings

While the majority of people want to receive long term care services in the home they've always lived in, that option isn't always right depending on the need. It's important to familiarize yourself now with the choices available so you can live life on your terms later. Figuring out where to receive care starts with knowing what the options are.

Types of Care Settings

In Home Care Options

- **In Home Care:** Hands Off Care, assist with cooking, cleaning, and running errands.
- **Home Health Aide Services:** Hands On Care, assist with bathing, dressing, eating, and medication, etc.

Community Option

- **Adult Day Health Care:** Social and support services provided in a community setting. Participants can join in planned activities with caregivers looking after them. Some programs also include: personal care, transportation, medical management, and meals.

Facility Options

- **Assisted Living Facility:** Personal care and health services provided in a residential facility. The level of care is not as extensive as a nursing home. People consider assisted living when they don't need care around the clock.
- **Nursing Home:** Residential facilities that provide a higher level of supervision and care for when people need more help with their day-to-day activities. Personal care, lodging, supervision, help with medication, therapy, and rehabilitation are all provided on site, 24 hours a day.

Next Steps: Plan for Long Term Care

While there is much to gain by talking as soon as possible, there's a substantial amount to lose if we miss the chance. Here are just a few things you should know now, rather than discovering them the hard way later:

- [Understanding Medicare & Medicaid](#) - Learn the difference between Medicare & Medicaid and what they will cover.
- [How to Pay for Care?](#) - Understanding the different settings and ways to pay for care.
- [How Much Do Long Term Care Services Cost?](#) Use our Genworth Cost of Care tool to find the cost of care services.
- [Cost of Care Trends & Insights](#) - Explore the trends in care costs and understand what influences these changes.

References

1. 2024 U.S. Department of Health and Human Services, "How Much Care Will You Need?" (February 18, 2020). <https://acl.gov/ltc/basic-needs/how-much-care-will-you-need>
2. [Beyond Dollars 2021](#)
3. [2024 Alzheimer's Disease Facts and Figures](#)
4. "Life Expectancy and Long-Term Outlook for Alzheimer's Disease," [healthline.com](https://www.healthline.com)

5. <https://acl.gov/ltc/basic-needs/who-needs-care>

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