

**Richard A. Courtney, CELA**  
**Certified Elder Law Attorney**  
**4400 Old Canton Road, Suite 220**  
**Jackson, Mississippi 39211**  
**601-987-3000 or 1-866-ELDERLAW**  
**For more Articles, go to: [www.elderlawms.com](http://www.elderlawms.com)**



**MEMBER**

## **Toolkit for Planning for Long-Term Care**

No one wants to think about a time when they might need long-term care. So planning ahead for this possibility often gets put off. Most people first learn about long-term care when they or a loved one need care. Then their options are often limited by lack of information, the immediate need for services, and insufficient resources to pay for preferred services. Planning ahead allows you to have more control over your future. Read on for information about a **Long-term Care Planning Toolkit** available online to help you plan ahead.

### **Why Plan Ahead for Long-Term Care?**

Planning ahead for long-term care is important because there is a good chance you will need some long-term care services if you live beyond the age of 65. About 70 percent of people over age 65 require some services, and the likelihood of needing care increases as you age.

**Planning ahead helps you understand what service options are available in your community**, what special conditions may apply for receiving services, for example, age or other eligibility criteria, what services cost, and what payment options – public and private – apply. Having this information helps ensure you will have a range of options when you need long-term care, and makes it more likely that you will have more choice and control over where and how you receive services.

Planning ahead is important because the cost of long-term care services often exceeds what the average person can pay from income and other resources. **By planning ahead, you may be able to save your assets and income** for uses other than long-term care, including preserving the quality of life for your spouse or other loved ones. With planning, there is a greater likelihood of being able to leave an estate to your heirs, because you are less likely to use up your financial resources paying for care.

**Planning ahead also means less emotional and financial stress** on you and your family. It can provide a way to involve your family in decisions without depending on them to bear the entire burden alone.

Finally, for many people, **one of the most important advantages of planning ahead is to ensure greater independence** should you need care. Your choices for receiving care outside of a facility and being able to stay at home or receive services in the community for as long as possible are greater if you have planned ahead.

## Why People Don't Plan Ahead

There are many reasons why people don't plan ahead for long-term care. These include the **natural tendency to avoid thinking about becoming dependent on others** for your care, misinformation about the risks of needing care, and lack of knowledge about the cost of care and payment options.

People commonly **misunderstand how expensive long-term care is**, and how it is paid for. Many individuals don't realize that health insurance, Medicare, and/or disability coverage do not pay for most long-term care services. Medicaid pays for some long-term care services, but only if you qualify for the program because you have limited income and financial resources.

Some **people find it too difficult to raise these subjects with their loved ones**, making it difficult to explore and define their plans. Adult children often feel like they are patronizing their parents if they raise the subject or they are afraid of giving the impression that they might not want to provide care if it is needed. Parents often don't want to make adult children uncomfortable or to discuss details of their finances with them.

Finally, some people realize it is important to plan, but don't know how to go about it. The best way to begin is with small and easy steps. Even just talking with your loved ones is a great first-step!

**We can help!** Call us to set a conference to discuss your planning options for long-term care. Or ask us for a copy of our informational guide, *What About . . . Long-Term Care Planning*.

You can also start planning by reviewing the information in the [Own Your Future Planning Kit](#), available for download at the U. S. Department of Health and Human Services website. The chapters in that guide include: Focus on your finances; Understand long-term care insurance; Establish clear legal directions; Decide who you can count on for help; Learn what your community has to offer; Make sure your home remains a good fit; and Compare Long-term care insurance policies. Get the toolkit at: [http://www.longtermcare.gov/LTC/Main\\_Site/Planning\\_LTC/Campaign/Kit/Documents/toolkit.pdf](http://www.longtermcare.gov/LTC/Main_Site/Planning_LTC/Campaign/Kit/Documents/toolkit.pdf)

**Call us today at 866-ELDERLAW(353-3752) for help with your future planning!**