

# Long-Term Care Options Worksheet

To assist in the decision-making process, some options for long-term care are listed. Use this worksheet as a starting point:

## Long-Term Care Options

- |  |   |
|--|---|
| <input type="radio"/> In-home care             | <input type="radio"/> Home health care                                  |
| <input type="radio"/> Family moves in          | <input type="radio"/> Move in with family                               |
| <input type="radio"/> Adult day care           | <input type="radio"/> Assisted living                                   |
| <input type="radio"/> Retirement home          | <input type="radio"/> Nursing home (skilled nursing/rehab/convalescent) |
| <input type="radio"/> Adult family/foster home | <input type="radio"/> Combinations of above                             |

## Options Checklist Defined

1. **In-home care:** Individualized assistance in a home, either the frail person's or a family member's home. Can be non-skilled, like companion-housekeeper assistance, or, depending on state licensure, can be a CNA or a nurse. Usually paid out of pocket, through long-term care insurance or by Medicaid.
2. **Medicare home health:** Is generally called "Home Health Care" and is a term used to refer to Medicare-certified agencies that provide services which are paid for by Medicare. Medicare is not, and was never intended to provide, long-term in-home care. It is "reimbursement driven", meaning that the patient has to fit into a specific category for which care is reimbursed by Medicare.
3. **Adult day care:** A planned program of activities designed to promote wellbeing through social- and health-related services. Adult day care centers operate during daytime hours, Monday through Friday, in a safe, supportive, cheerful environment. Nutritious meals that accommodate special diets are typically included, along with an afternoon snack.

There are three types of adult day care:

- Adult day social care provides social activities, meals, recreation, and some health-related services.
  - Adult day health care offers more intensive health, therapeutic, and social services for individuals with severe medical problems and for those at risk of nursing home care.
  - Alzheimer's specific adult day care provides social and health services only to persons with Alzheimer's or related dementia.
4. **Assisted living:** For those needing assistance with Activities of Daily Living (ADLs) but wishing to live as independently as possible for as long as possible.
  5. **Retirement home:** Retirement center/congregate care facility: large group real estate developments offering variable non-medical and medically assisted lifestyle packages.



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- 6. **Nursing home:** Skilled nursing/rehabilitation/convalescent/specialty care facility: large group medical assistance in a facility.
- 7. **Adult family/foster home:** Small group houses offering varying levels of medical and non-medical assistance. Varies according to state licensure.

### Long-Term Care Considerations and Questions

- 1. Using the list of long-term care personal care options above for living elsewhere, rank in order from most desirable to least desirable.
- 2. Determine an approximate cost for each option.
  - What long-term care extra needs will add more costs to the basic services?
  - How much does each extra cost?
- 3. For each long-term care option, determine how much personal money goes toward room and board each month.
- 4. For each long-term care option, determine how many hours per month will include the undivided, one-on-one attention of:
  - A personal aide?                      • A nurse?                                      • A therapist?
- 5. Based on the hours of one-on-one personal attention received, how much does it cost per hour for:
  - A personal aide?                      • A nurse?                                      • A therapist?
- 6. Which of the long-term care options obligates more payments if physical or mental condition deteriorates in the future and more care is needed? How much more money does it cost to stay in the facility with that option?
- 7. Considering the costs given above, how far will available assets last under each long-term care option?
- 8. Which long-term care option comes closest to meeting needs without including other things that may not be needed?

In order to determine future needs, the potential long-term physical and emotional needs should be estimated. Check those from the list below that are applicable. Add any that are not listed.

### Anticipated Needs

- |  |  |
|--|--|
| <input type="radio"/> Respite from caregiving duties | <input type="radio"/> Housekeeping/home maintenance    |
| <input type="radio"/> Home cooked meals to order     | <input type="radio"/> Meals selected off a menu        |
| <input type="radio"/> Mobility assistance            | <input type="radio"/> Bowel and bladder assistance     |
| <input type="radio"/> Personal hygiene and bathing   | <input type="radio"/> Dressing and grooming assistance |
| <input type="radio"/> Personal transportation        | <input type="radio"/> Personal shopping services       |
| <input type="radio"/> Diversion/mental stimulation   | <input type="radio"/> Medication reminding             |
| <input type="radio"/> Medication injections/infusion | <input type="radio"/> Personal nursing care            |
| <input type="radio"/> Group nursing care             | <input type="radio"/> Medical equipment needs          |
| <input type="radio"/> Bed-bound care                 | <input type="radio"/> Physical therapy                 |
| <input type="radio"/> Occupational therapy           | <input type="radio"/> Speech therapy                   |
| <input type="radio"/> Help reading or writing        | <input type="radio"/> Natural light and fresh air      |
| <input type="radio"/> Access to outdoor beauty       | <input type="radio"/> _____                            |

**Personal Needs**

- Sense of being special
- Happiness
- Dignity
- Self-esteem
- Sense of belonging
- Peace of mind
- Familiarity
- Connection
- Interaction with friends
- Interaction with church
- Appreciation
- Individuality
- Respect
- Love
- Companionship
- Sense of community roots
- Financial security/asset preservation
- Optimism about the future
- Personal safety
- Family interaction
- Interaction with clubs, civic groups, etc.
- \_\_\_\_\_

Once needs are determined and ranked, it is easier to find a solution.

Feel free to contact Senior Planning Services by phone at 805-966-3312 for information related to any long-term care option or to obtain a free assessment of needs.

Senior Planning Services' home care professionals are here to help. If home care is the right choice, we certainly hope that Senior Planning Services will be considered. However, our goal is helping others make the long-term care service choices that are right for them.

For more information visit Senior Planning Services at [SeniorPlanningServices.com](http://SeniorPlanningServices.com).