



SAUNDERS HOUSE

MAIN LINE SENIOR CARE ALLIANCE

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A Healthy Tradition of Care and Wellness

Expert Tips for Planning for Long-Term Care

AARP advises that two-thirds of people ages 65 and older will require some form of long-term care during their lives. Making plans for the future now enables your loved one to participate in decisions about his or her long-term care and also gives everyone involved a sense of being prepared and peace of mind.

According to the **AARP Resource Guide**, there are three major factors to consider when planning and preparing for long-term care for an older parent or loved. These include:

- 1. Consider Your Loved Ones' Future Care Wishes** – It's important to know what kind of care your loved one would prefer if it becomes necessary. Begin researching types of long-term care communities near you to see which ones are most ideal. Doing your research ahead of time can allow your loved one to choose the most desirable long-term care community and start considering financial plans to make that option possible.
- 2. Consider How to Pay for Care** – One of the most important questions to consider when planning for long-term care is how your loved one will pay for the services they need. Since private health insurance plans, as well as Medicare, do not typically cover long-term care, knowing what financial options are available *before* they need care can help in the planning process.

Financial options for paying for long-term care commonly include real estate solutions, veterans' benefits, personal savings, long-term care insurance, other insurance solutions and Medicaid. Online resources such as LongTermCare.gov cover payment options in detail and can assist you in narrowing down the plan that's best.

- 3. Consider Other Family Members Interested in Your Loved One's Future Care** – Once you and your loved one have made decisions about how they would like to handle their future care, sharing those plans with your family can benefit everyone involved. Not only will it help to ensure that your loved one receives the type of long-term care they want should they be unable to communicate their wishes later on, but you and other members of the family will be on the same page when it comes to your loved one's care plans.

When the time is right, your loved one can choose to make legal plans, such as a living will or power of attorney. If an accident should occur and they cannot make decisions for their self, these legal documents will legitimize their healthcare choices. Even if they wait to write up a living will, it's still a good idea to put their care wishes in writing to avoid any confusion or disagreements among family members.

You can also learn about "[How to Decide It's Time for Long-Term Care](#)" by reviewing this article on our website – part of our continuing series of [articles and tips](#) on current senior care topics that we provide to assist area seniors and their families.



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Discover Our Healthy Tradition of Care and Wellness

Located adjacent to Lankenau Medical Center, Saunders House – [part of Main Line Senior Care Alliance](#) – has a celebrated tradition of providing [exceptional care and services](#) to seniors and their families. It's a tradition we're proud to continue.

Today, Saunders House offers a range of services – including [short-term rehabilitation](#), [traditional nursing care](#), [restorative care](#), [memory care](#), [respite care](#) and specialized care for individuals with visual impairments – all in a setting that is warm, welcoming and nurturing.

For more information on Saunders House, our Short-Term Rehabilitation program and other professional services, please call us today at (610) 658-5100 or [contact us](#) online.

***Disclaimer:** The articles and tip sheets on this website are offered by Saunders House and Main Line Senior Care Alliance for general informational and educational purposes and do not constitute legal or medical advice. For legal or medical advice, please contact your attorney or physician.*