

How to Plan for Future Long-Term Care ***Don't Plan on Medicare to Cover the Costs***

(Plymouth – Oct 5, 2009) – Long-term care is a subject of growing importance in today's aging society, since according to the American Society on Aging, after age 65, a full 70 percent of Americans will need some form of long-term care. Not only will long-term care solutions be a major issue for the parents of baby boomers who are now in their 70s and 80s, but baby boomers as well will need to plan for their own long-term care needs.

Live Free Home Health Care, LLC is raising awareness in the local community about long-term care needs and services because we understand the importance that education and planning make in positive outcomes. Too many individuals underestimate both the risk and costs related to long-term care options, or believe the government will cover their needs. Taking action now may enable an individual or couple to experience greater dignity, control and independence over how future care needs are met.

"I'm often asked if Medicare will cover all long-term care costs for seniors and the disabled," said Jason Harvey, Co-Administrator of Live Free Home Health Care, LLC. "It's amazing how many people think that, but the answer is, unfortunately, no." Medicare, a federal health insurance program for disabled adults and adults age 65 and older, has specific rules that apply for payment of care, and the coverage is very limited in scope. "Most people don't know that Medicare is not intended to cover long-term care," added Harvey.

There are options available to finance long-term care, though, including:

- A private health insurance or retirement health plan specific to long-term care
- An individual's own income, savings or sale of other assets
- The family home as collateral for a reverse mortgage
- Veterans; programs for eligible Veterans and spouses
- Care from children/relatives on an informal basis
- Medicaid, a public medical assistance program for people with low incomes and limited financial resources
- County/local resources aimed at keeping people out of nursing homes (where available)

It is very important to plan in advance when it comes to financing long-term care needs. To compare the costs of nursing home care, assisted living and home health care by state, a useful long-term care calculator is available at <http://longtermcareinsurance.org/carecalculator.html>.

Preparing a long-term care plan may seem daunting, but will help alleviate the burden if and when the time comes and it is necessary. Key areas to consider when developing a long-term care plan are as follows:

- Communication with family and friends
- Comparing and understanding long-term care insurance options
- Decisions on who can be counted on for help
- Establishing clear legal directions
- Focusing on available finances
- Learning what is offered in the community
- Making necessary home improvements
- Taking control of health and personal needs

In addition to providing in-home care services, Live Free Home Health Care, LLC also offers long-term care planning resources and help in coordinating community services outside of the usual home care setting. For more information about when home care is appropriate to help meet long-term care needs, please contact Live Free Home Health Care, LLC.

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About Live Free Home Health Care, LLC

Serving Central New Hampshire and the Lakes Region, Live Free Home Health Care, LLC is dedicated to providing top quality care in the comfort of home as an alternative to assisted living facilities or nursing homes. Family owned and operated, Live Free Home Health Care offers a wide range of services, from companion care and assistance with activities of daily living to skilled nursing, and all care is supervised and updated by a registered nurse. Live Free Home Health Care also offers medical alert systems to provide extra peace of mind should an emergency care need arise. Whether the need is for short or long term care, Live Free Home Health Care's compassionate staff promises to treat each client respectfully and like a cherished family member. For further information, contact (603) 217-0149 or visit www.LiveFreeHomeHealthCare.com.