

Planning for Care

This guide will help you plan for the care and services you may need.



Has your doctor told you that you have Alzheimer's disease or dementia?

Dementia can make it harder to understand things and communicate with others. When your doctor tells you that you have dementia, it is important to plan where you want to live, what care you want, and how you want your money taken care of.

Why should I plan?

You will need help with daily activities as your dementia gets worse. Daily activities are things like dressing, bathing, and making meals. You may need help from someone outside of your family as time goes on.

When should I plan?

Dementia gets worse over time. Plan for your care as soon as possible.

What care is available?

There are many types of care and services to consider.



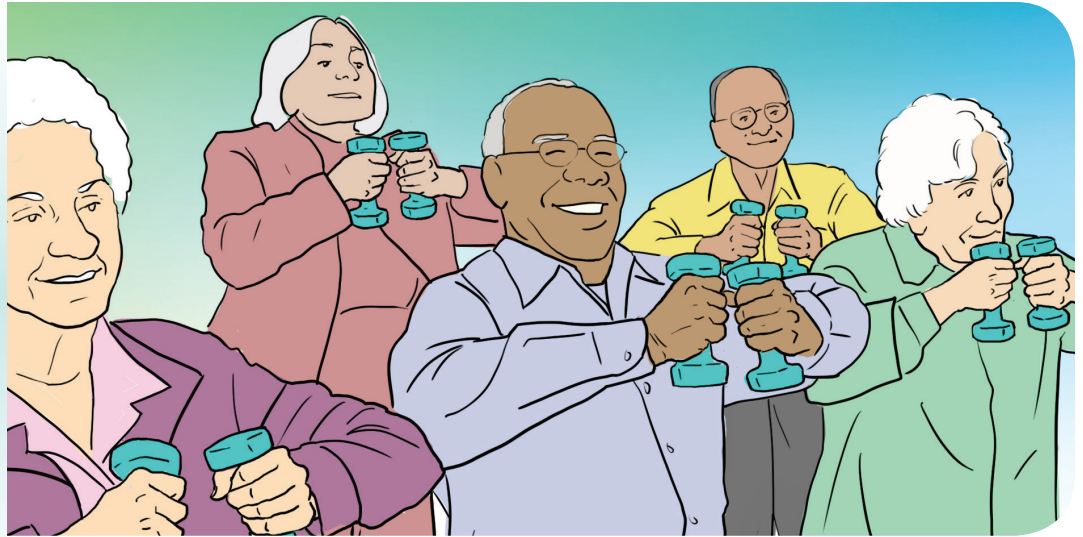
Home care

There are people who can help you with daily activities, personal care, and medical care and keep you company in your home.

Services may include

- Help with bathing, eating, dressing, and other personal care needs.
- Housekeeping, shopping, and cooking services.
- Help with medical needs such as medications and wound care.
- Physical, occupational, and speech therapy.
- Help making small changes to your home, such as putting in bathroom grab bars or outdoor light sensors.
- Help with getting to places you need to go.

Your family members and friends can also take classes or go to support groups that can help them care for you.



Adult day services

An adult day center is a safe place a person with dementia can go during the day. Services may include exercise, social activities, nursing care, and counseling. People caring for you may also participate in educational programs and support groups.



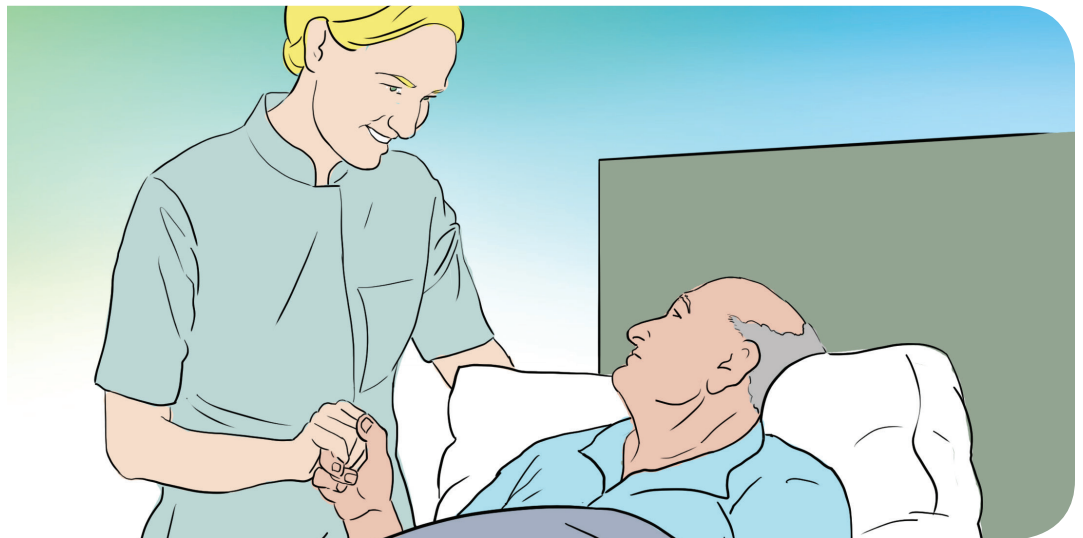
Assisted living

An assisted living residence is a place you live that provides meals, activities, housekeeping, and some help with personal care such as dressing, bathing, and toileting. Some assisted living residences have a special unit for people with dementia.



Nursing home

A nursing home is a place you live that provides 24-hour nursing care; meals; activities; housekeeping; help with eating, dressing, bathing, and toileting; and therapies. Some nursing homes have a special unit for people with dementia.



Hospice

Hospice care helps make you more comfortable and provides emotional and spiritual support to you and your family when you are likely to die within 6 months. Hospice care is often provided at home but can also be in a nursing home or any other place you live. Services may include nursing care, pain management, counseling, and personal care.

How much does care cost?

Different care options can have very different costs.

Costs can also be different because of where you live. To learn more about services near you and costs, use the Eldercare Locator www.eldercare.gov (1-800-677-1116).

How do I pay for care?

- **Out of pocket.** This is when you pay with your own money.
- **Medicaid.** This is a government benefits program for people who need help paying for care.
 - Pays for some home care services, nursing home care, and hospice care.
 - May pay for adult day services or assisted living.
 - Allows a husband or wife to keep some money to meet their needs.
- **Medicare.** This is an insurance program for older adults and adults with certain disabilities.
 - Pays for some home care services and hospice care.
 - May pay for nursing home care for a short time after you have been in the hospital.
- **Long-term care insurance.** Private long-term care insurance policies can help pay for some types of care. Many policies limit how long they will pay for care.
- **Department of Veterans Affairs (VA).** The VA may pay for nursing home care, adult day services, or home care for veterans or their surviving spouses.

Where can I get more information?

Home care

- **Home Health Compare** has information about the quality of care provided by Medicare-certified home health agencies www.Medicare.gov
- **Choosing an In-Home Care Provider** by the Alzheimer's Association covers the types of in-home services and questions to ask www.alz.org (1-800-272-3900)

Adult day services

Choosing a Center by the National Adult Day Services Association provides an overview of services, questions to ask, and links for locating an adult day center near you www.nasda.org

Assisted living and nursing homes

- **Nursing Home Compare** has information about the quality of care provided by Medicare- and Medicaid-certified nursing homes www.Medicare.gov
- **Choosing a Residential Care Facility** by the Alzheimer's Association provides information on independent living, assisted living, nursing homes, and memory care units www.alz.org (1-800-272-3900)

Hospice care

How Hospice Works provides information on how to get hospice care and what is covered by Medicare www.Medicare.gov

Veterans' benefits and services

Available through the U.S. Department of Veterans Affairs www.va.gov

- **Home and Community-Based Services**
- **Residential Settings and Nursing Home Care**
- **Paying for Care**

Where can I get more information?

General information and resources

- The National Elder Care Locator at www.eldercare.gov can help you find services such as in-home services, home repair, meal delivery, and support groups
- Alzheimer's Association chapters offer support groups and classes for family caregivers www.alz.org (1-800-272-3900)
- Aging life care professionals, also known as geriatric care managers, help find resources, coordinate care options, and help you make decisions www.aginglifecare.org

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