

# Long-Term Care

*Plan for it now*

No one likes to think about the potential disabilities that can occur as the body ages. We expect to live long, healthy, vigorous lives, and hope for the best. However, failing to prepare for debilitating situations can result in loss of assets and undue stress on family members, as well as leave you with limited choice as to from *where* or *how* you might receive **long-term care (LTC)**, should the need arise. Furthermore, if you require a minimum amount of assistance, you may only need the services provided by a home health care worker or an assisted living/residential care facility, but if you do not have the personal funds or proper insurance, a nursing home may be your only option. The articles below will explain some of the choices you might one day face, and will show that planning now can greatly enhance your freedom and lifestyle.

In terms of long-term health care plans, most of us do not want to consider the implications of living wills or health care proxies. In the event of an emergency or extreme medical condition, would we wish to burden our loved ones with such decisions? Read examples and discover the planning options you have in **Advance Directives: Part II—Health Care Issues**.

Does the statement, “I’m never going to a nursing home,” sound familiar? A growing trend for those who need partial care exists in assisted living/residential care facilities. **Assisted Living: The New Kid on the Block** explains some of the differences between these facilities and nursing homes. Who will foot the bill if you ever need the services of either type of institution? **Long-Term Care—Understanding the Issues** uncovers some common misconceptions about the funding options for such institutions. Further information can be read in **Long-Term Care—Understanding Your Options**.

You have now learned the limitations of public and personal funding for long-term care. If you are still wondering **Why Long-Term Care Insurance?**, then read this article, which explains the wider range of choices you may have under the umbrella of insurance.

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