Let's Make a Plan!

By Nancy Hickey, ESCCI Staff Writer

Long-term care planning, whether for oneself or a family member, is a journey that takes time and research. There may be more options available if the planning begins before health and personal care needs become overwhelming. Elder Services provides free short-term decision support counseling to help individuals and families make informed choices about long-term care services and setting. We call it "Options Counseling."

Long-term care services become essential when a person needs help meeting basic health and personal care needs like bathing, dressing, and eating. An Options Counselor listens to the individual whose needs have changed then helps develop a personal long-term care plan, whether the goal is to remain in the community or transition into a skilled nursing facility or assisted living community. The Options Counselor can also meet with family members to discuss available community supports and services that could be helpful. The counselor can make referrals to our Home Care program for in-home services that can enable someone to age in place at home safely. Options Counseling is supported by the Massachusetts Executive Office of Aging and Independence (AGE) and MassAbility and is available to anyone age 60 or older or any adult with any disability.

While there are steps one can take to become more well informed and better prepared for the future and the challenges that it may hold, many people do not take the time to consider their options well in advance.

A recent national survey conducted by the University of Michigan National Poll on Healthy Aging, revealed the depth of the confusion, lack of preparedness, and misinformation that exists among older adults about long-term care. In the study, the national sample of adults age 50 and older were asked questions about their experiences and views on planning and preferences for long-term care.

According to the national survey, many older adults in the U.S. do not think they will need long-term care, and many have not taken steps to plan for future long-term care needs. Only 45% of adults age 65 and older believe that they will likely need long-term care, whereas national statistics suggest that many more will use it. Moreover, 62% of adults age 50 and older mistakenly think Medicare will pay for their care if they need to permanently move into a nursing home.

Laura Cheesman, Specialty Support Programs Manager and Certified Dementia Practitioner, recommends that families and individuals seek advice before a crisis occurs. "Don't wait to communicate your wishes to friends and family, talk to your doctor, become more informed," continued Laura. As another important step, Laura suggests connecting with an elder law attorney or South Coastal Counties Legal Services, a free legal service for those who qualify. They can be reached by calling the Intake and referral line at 1-800-244-9023. Under an estate attorney's guidance, individuals and families work together to designate a Health Care Proxy, Power of Attorney, and participate in estate planning.

Laura was surprised to learn that many people in the national survey believe that Medicare is the primary payment source for long-term care. "In Massachusetts, Mass Health (or Medicaid) is the most common source of payment. Most people spend down assets to meet the asset and income requirements – it's easier to qualify for a married couple," states Laura. Personal and family financial resources are the second most common form of payment.

Here are a few more suggestions:

- Veterans are also eligible for special long-term care benefits and should contact the VA.
- For reviews of nursing homes, visit www.mass.gov: Nursing Home Survey Tool. There are frequently waiting lists.