



LIVING LONGER,
LIVING SMARTER

Your Resource Guide for Long-Term Care Planning

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Moving Forward

As a caregiver, you learned what it takes to keep your loved ones healthy, happy, and secure. But what about you? How do you now care for yourself in a way that helps you to live both smarter and longer?

Nobody can predict the future—but you can help shape it with proper planning that addresses your needs both today and tomorrow.

Where do you start, though? The first step is to picture your next life stages. What is your lifestyle? Are you doing what you want to do where you want to do it, or can you envision major life changes? Maybe you want to live somewhere else, pursue a different career, write a book, or travel to the places you've always dreamed of seeing. Maybe you want to do all of those things and more.

Whatever your goals, you need a long-term plan to achieve them. Such long-term care planning has many benefits that include:

- Directing the decisions that affect you
- Being able to help your family and friends
- Avoiding feeling overwhelmed about your future

Long-term planning also helps you to answer these key questions:

- Where and how should I live?
- How should I handle my finances?
- How do I maintain my health?
- How can I make my wishes known if I'm incapacitated?
- What are the best resources to help me?

This guide explores all of these issues and provides a strategy to help you stay in control of your own life. The *Living Longer, Living Smarter Plan Tracker* (page xxx) and the corresponding checklists found in the back of this guide outline the important actions that will help you to move forward with your plans.

It's time to care of yourself now—so let's get started.

How to Use this Resource Guide

This guide explores five key areas that will have a major impact on your new lifestyle.

- **Your Home and Community**
- **Your Health**
- **Your Finances**
- **Your Wishes**
- **Your Voice**

Throughout this guide, you will see reminders to complete the *Living Longer, Living Smarter Plan Tracker* (page XXX). This is where you can chart your progress as you plan your future. In addition, the *Resources* section (page XXX) provides a list of helpful organizations with contact information so you can learn more.

YOUR HOME & COMMUNITY

*Deciding where you want to live is critical.
This section offers advice for staying in
your home and explores other types of
living arrangements.*



Meet Maria and Antonio



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Maria and Antonio live in a beautiful two-story home. They bought their house 20 years ago because it was in the best school district in town, and because it had accommodations for Maria's mother to live with them. Today, their three children are grown and have moved away, and Maria's mom lives in a nearby assisted living facility.

A few months ago, Maria and Antonio had an eye-opening experience when Maria slipped while working in the garden and broke her ankle. Suddenly, simple things like showering, fixing dinner and going up and down stairs became daunting tasks. Her ankle healed, but the experience made them wonder whether their house is a good fit for the long-term.

After much discussion, Maria and Antonio have decided to move so they can enjoy a different lifestyle. They're going to explore living next to the town center closer to stores, restaurants, and entertainment. Maria and Antonio plan to look for a home with a bedroom and full bathroom on the first floor to make life easier and safer in the future.

Deciding Where and How to Live

You've spent a lot of time and energy in your life caring for others. Your house played a key role in that effort, and you've done your best to make it a home. Now it's time to address your own needs both today and tomorrow.

Here are some questions to consider when thinking about where and how you should live.

Will your home be a good fit as your needs change over time?

You've seen first-hand how a well-designed home can ease the effort of caring for a loved one. Remember how difficult it was to get your dad up those front steps after his surgery? In the same way, the design and location of your home are key factors when deciding whether you can live there comfortably and safely in the future.

That is why it's a good idea to assess your home now, so you can identify, budget for, and resolve any issues. Down the road, you can consult with professionals known as [Certified Aging-in-Place Specialists](#) who can help you with a more comprehensive plan. Right now, though, take a look for yourself and see what you think.

One of the best ways to make sure your house remains a safe home is to start incorporating design features that are good for everyone, from small children to busy moms to active grandparents or other family members with physical limitations. Many new homes are built with such design features, and existing homes can be updated as needed.

Does your house include any or all of the following?

- Entrances without steps
- Sturdy railings
- Central air conditioning
- A bedroom and full bathroom with a walk-in shower on the first floor that includes safety bars and a non-slip floor surface
- An open floor plan with wide doorways and hallways
- Lower-placed rocker-style light switches and easy-to-understand-and-use thermostat controls
- Easy-to-use D-shaped cabinet handles and lever-type door and faucet handles

If not, it's time to look into upgrading your home so you can remain there for many years to come. For more information, see AARP's [The Home Fit Guide](#)—a comprehensive booklet with tips for a safe, comfortable, and livable home.

How can new technology enhance your current living environment?

As a caregiver, you learned that new technology – such as blood pressure and glucose monitors that enable you to track and share information with medical personnel online – can help to manage your loved one’s health, safety, and comfort.

Such new technology can also enhance your own current living environment. Here are just a few of the products already on the market that you might consider both now and in the future:

- Alarm systems that help protect you from fire, dangerous gases, and illegal entry.
- Smartphone and computer apps and related devices that enable you to remotely adjust your heating and cooling systems, lock or unlock your home, monitor the premises, or start and stop appliances.
- Email, Twitter, Skype, Instagram, Facebook, LinkedIn and text messaging to stay in touch with friends, loved ones, and medical professionals via your desktop computer, tablet or smartphone.
- Powerful reading devices for the visually impaired that magnify or verbalize text.
- Telemedicine that provides you with clinical health care at a distance via your computer and cam.
- Medical alert systems that can bring help when you need it.

You may have to pay for your own new-technology products and services. However, as you age, you may be able to get some help from nonprofit organizations or government programs and insurers, so it’s worth checking out those resources. You can learn more about helpful technology at the [Center for Aging Services Technology](#).

What community features are important to you?

It may be more desirable and easier to stay in your home if you have convenient access to a grocery store, pharmacy, library, post office, and other amenities. You may also want to live near places that offer activities you enjoy — such as going to the gym, visiting parks, and attending theaters, community centers, lectures, or your place of worship.

Transportation options are an especially important issue. Does your community have reliable public transportation or other means of getting from here to there? Do safe, well-maintained, and well-lit sidewalks connect you to your destinations? And are the streets designed for walkers and bikers so you can enhance your health while getting where you want to go?

Does your community provide services to people who need help with daily activities?

Many communities have programs and services specifically designed for people who need help with transportation, meals, bathing, and more. These services may be useful to you down the road, if you suffer an injury or illness, or if you’re ever again caring for a relative or friend.

You may be able to get services from your local agency on aging, other public or nonprofit agencies, and for-profit companies. Fees vary by service and location and some are free or priced based on your income. The Resources Section of this guide lists organizations to help you find services in your community, and provides an overview of common programs and services found in most communities. Also, the [AARP Caregiving Resource Center](#) can help you to locate valuable resources.

What are some common community services that might benefit you in the future?

Many communities offer services such as the following for the injured, ill or elderly:

- **Nutrition and Wellness programs** that include diabetes and chronic disease management, balance training, and exercise plans such as water exercise, yoga, and tai chi.
- **Assisted transportation** so you can get to appointments and other necessary places.
- **One-on-one computer instruction** customized to cover your desired areas.
- **Homemaker/chore services** that help with housekeeping and preparing meals, or chores like mowing the lawn and shoveling snow.
- **Social, volunteer and community service** opportunities for ongoing enrichment.
- **Meals on Wheels** to deliver food to your home.
- **Friendly visitors** – volunteers who stop by regularly to see how you’re doing.
- **Home care services** help with personal care such as bathing or getting dressed.
- **Information and assistance specialists** provide information and connect you to local resources and services.
- **Adult day services** provide medical, social, and recreational support during the day.
- **Senior centers** offer meals, recreation, classes, information, volunteer opportunities, employment services, public benefits counseling, and much more.

Should You Move?

Most people want to stay in their homes, but it’s not the right choice for everyone. Some people grow tired of the effort and expense required to keep up a house and yard. Others prefer the services that come with different types of housing. Many enjoy the activities offered by organized communities.

What are your housing options?

The right home for you will depend on your preferences, resources, and how much support you need now or in the future. You can learn more about housing options by contacting the organizations listed in the Resources section on page XXX. Meanwhile, here are some options to consider based on your circumstances and goals:

- **55+ active-adult communities** are age-restricted communities that offer resort-style amenities, but no support services. Some communities require you to purchase a home or condo, while others offer rental agreements.
- **Retirement communities** and senior apartments are for people who can live on their own but want services such as maintenance, housekeeping, and group dining.
- A **Village** is a community that links neighbors together to help one another stay in their homes as they age. Members pay an annual membership fee to bring support and services into their home. Often, the services are provided by volunteers.
- **Home-sharing** arrangements with non-family members are growing in popularity. Several programs around the country will match homeowners with tenants from different generations and help landlords and tenants manage their relationship.
- **Living with others** often involves moving in with an adult child. Sometimes it's possible to convert part of the first floor into a suite or add on a private apartment.
- **Government-supported housing** is available to mature people and people with disabilities who have limited incomes and assets. Some facilities also provide meals, transportation, and social programs. Waiting lists are common. To find out about homes and eligibility in your area, contact your local housing office.
- **Adult foster care** in family-like settings can provide room and board, and some help such as medication reminders, transportation, and laundry.
- **Continuing care retirement communities (CCRCs)** provide independent living, assisted living, and skilled nursing care, all in one location. When residents move in, they sign a contract outlining what services are available and at what cost.
- **Assisted living** includes several different residential settings for people who need support with independent living. Some residences help with household chores and personal care. Commonly, residents have a service plan tailored to their specific care needs. Staff members are on-site 24 hours a day. Some state laws require assisted living residences to be licensed and to provide specific types of help.
- **Nursing homes** provide skilled nursing care and rehabilitation services to people with illnesses, injuries, or disabilities who need around-the-clock care and are often the transition from hospital to home. Medicare's [online tool](#) helps you find and compare nursing homes in your area.

How do you choose the right place to live?

Planning for where to live is a big decision, and it's important to do your homework. Whether you're considering a new single-family home, an apartment, or a senior community, keep in mind the following tips:

- Decide what's important to you (location, must-have amenities and services, religious affiliation).
- Research local options online and read what others are saying about them. Ask friends, leaders in the faith community, and colleagues about their experiences.
- Visit several places, talk with the people who live there, and try to talk with a residents' association. Association members can share their experiences about working with management to make improvements and resolve complaints.
- Ask who owns the facility and check its finances. Review the financial history with a trusted adviser. Ask management about the qualifications, training, and availability of staff.
- Check for accreditation, licenses, and other certifications. Only certain housing types are required to have these credentials.

Turn to your *Living Longer, Living Smarter Plan Tracker* (page xxx). Think about where you want to live in the future and then fill out the top portion of the Tracker.

Next, review the recommended actions for completing your *Living Longer, Living Smarter Plan* (action steps 2 and 3). Select a target date for the actions that you want to complete and mark the Tracker once you've finished.

These steps will help you remain in control of your future.



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YOUR HEALTH

You need to stay healthy if you want to live independently.

This section offers tips for assessing health risks and caring for yourself.



Staying Healthy

Unfortunately, it's quite common for caregivers to neglect their own health as they devote their time and attention to caring for an elderly or ailing loved one. There just isn't enough time in the day to care for yourself, too. However, now that you're moving forward, it's time to give yourself the care and attention you lavished on others so you can remain healthy, productive, and happy.

In this section, we discuss specific ways you can increase your chances for a healthy present and future. Living an active, healthy lifestyle brings many benefits that include:

- More energy
- Less tension and stress
- Better sleep
- Lower risk of high blood pressure, heart disease, stroke, diabetes, and some cancers
- Setting a good example for your loved ones

Here are some key questions to keep in mind when starting your new health plan:

What is your family's health history?

Your family's medical history can provide many important clues about the health issues you may have or develop. Your doctor might use this information to recommend early or more frequent screenings for particular problems, such as high blood pressure or breast cancer, and suggest lifestyle changes to maintain your health and well-being.

To help you get organized, the U.S. Surgeon General's Office provides an Internet-based tool called [My Family Health Portrait](#). You can use this tool to create a family health history and tree, find out your risks for certain diseases, and share important information with other family members.

What screenings and vaccinations do you need?

The government recommends specific screenings for women and men at different times of life. Such screening tests can catch diseases early, when they are easier to treat. Common tests include cholesterol, colorectal, prostate, blood pressure, HIV, diabetes, and depression. Women should also get mammograms, pap tests, and osteoporosis screenings. In addition, doctors recommend certain immunizations for adults such as flu and pneumonia shots.

Meet Tonya



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Like many women in their 50s, Tonya's plate is full. She manages a marketing department, volunteers at a homeless shelter, and babysits her grandson, Evan. And, until he entered an assisted living facility last month, Tonya helped care for her dad.

A few weeks ago, Tonya went to the doctor because she felt run down. The doctor expressed concerns about her levels of stress, blood sugar, and weight. Tonya barely has time for everyone else let alone herself — but she knows she needs to make some changes.

After Tonya discovered she was suffering from high blood pressure and at risk for developing diabetes like her mother — who died of complications from that disease — she started taking steps to improve her health. She now has a protein smoothie for breakfast every day, walks three days a week with co-workers during her lunch break and packs a healthy lunch to avoid fast-food. She's also joined a gym and exercises on a regular basis.

Tonya feels better both physically and emotionally after taking control of her health. She is looking forward to babysitting her next grandchild now that she's learned her daughter Kristin is expecting.

Talk to your doctor about whether you need tetanus, hepatitis, measles, shingles, chickenpox, and other shots and boosters. The US Office of Women's Health provides comprehensive health information and tips for both [women](#) and [men](#).

How can you stay on top of all your medications?

Adults 45 and older take an average of four prescription drugs daily in addition to any vitamins, supplements, or over-the-counter medicines they may use. It is important to understand the side effects of these medications along with the ways they can interact with each other and cause health issues.

You should maintain an up-to-date record of all the medications that you take. AARP provides a form that you can [download and use](#) to create a personal medication record that lists all your medicines, including prescriptions, over-the-counter drugs, and any dietary supplements such as probiotics or vitamins. Include the following information when you complete this form:

- How much of a medication you take, how often you take it, and the time of day when you typically take it
- The purpose of the medication
- The dosage and dosage history (e.g., why your doctor increased or decreased the dosage)
- When you started and/or stopped taking the medication
- Any side effects you experience

Bring along a copy of this medication record to all of your doctors and pharmacies. Make a copy for your loved ones and keep one in your wallet or on your smartphone in case you're ever hospitalized for an emergency.



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What everyday actions will truly make a difference in your health?

The U.S. Department of Health and Human Services and the U.S. Preventive Services Task Force offer the following recommendations to support good health:

- **Don't smoke.** According to the [U.S. Surgeon General's Office](#), studies show that people who smoke are at a much higher risk for lung and other cancers, respiratory and cardiovascular disease, stroke, autoimmune disease, diabetes, eye disease, and much more. If you don't smoke – great. If you do smoke, it's long past time to quit.
- **Be physically active.** Exercise helps prevent diabetes and heart disease, can fight depression, and may even help keep your brain fit. A consistent exercise plan can also help you to remain or achieve a healthy weight. If you are not already physically active, slowly and steadily work your way up to at least 2 ½ hours of moderate [physical activity](#) per week. Just a few examples include walking briskly, biking, dancing, and swimming. Remember to include activities that strengthen your muscles and bones at least twice a week. It's a good idea to join a gym where you can benefit from the professional guidance provided by a fitness trainer.



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- **Eat a nutritious diet.** The new federal nutrition guidelines replaced the old nutrition pyramid with a [plate](#). These guidelines suggest filling ½ of your plate with fruits and vegetables, ¼ of your plate with grains (and half of them whole grains) and the remaining ¼ with lean protein. To stay [healthy](#), limit or avoid foods that are high in saturated fats, trans fats, cholesterol, salt, artificial flavors or preservatives, and added sugars.
- **Remain at a healthy weight.** Be familiar with your healthy weight range and how many calories you need per day to remain within that range. If necessary, start making small changes to your diet and lifestyle. Balance the calories you take in from food and drink with the calories you burn off during your activities.
- **Drink alcohol in moderation.** If you drink, try to limit yourself to just one drink a day. A standard drink is one 12-ounce bottle of beer or wine cooler, one 5-ounce glass of wine, or 1.5 ounces of spirits (gin, vodka, whiskey, etc.).

Each smart, healthy choice you make increases your chances of living the new lifestyle you want. For more tips and resources, visit the [AARP Health site](#).

The Importance of Long-Term Care Plans

Will your loved ones be able to help out if you get sick?

There may come a time when you need some extra help because of health, age, or other issues. While it's not always easy to talk about such matters, you should discuss the options with your loved ones as early as possible so you can plan for the future together.

As a caregiver, you learned that family members and friends can provide valuable help with things like:

- Grocery shopping and transportation
- Overseeing medical needs
- Housekeeping, chores and preparing meals
- Personal care
- Financial matters such as paying bills
- Companionship and keeping you engaged in life

However, circumstances such as jobs, other family responsibilities, health, and geographic distance sometimes make it hard for loved ones to be there as much as they would like.

Now is the perfect time to broaden your support network. Consider getting involved in a volunteer organization or faith community. By volunteering your time now, you can help strengthen the programs in your area so they'll be there for you and others later. Most importantly, by maintaining your health today, you will dramatically improve your chances for a healthy tomorrow.

What is long-term care?

If you become disabled or have an illness that lasts a long time, you may need some help every day. Some people need long-term care for several months as they recuperate, while others need it for years or a lifetime. People can need long-term care at any point in their lives, young or old.

Long-term care can include:

- Changing your home to make it safer, more comfortable, and easier to get around (see *Your Home and Community* on page xxx)
- Technology that helps you stay independent
- Help with housekeeping, meals and personal care such as bathing or getting dressed
- Skilled medical care provided by a nurse or other health care professional

Will you need long-term care?

None of us can predict whether we'll need long-term care. But you can learn more about the possibility by taking the following true-or false quiz.

TRUE or FALSE: Most people turning 65 today will probably never need long-term care

FALSE: In general, your odds of needing long-term care increase as you get older. According to the U.S. Department of Health and Human Services, there is an almost 70 percent chance that you'll need long-term care and other support services at some point in your remaining years.

On average, someone age 65 needs some type of long-term care services for three years.² However, the need for care varies widely. Roughly 30 percent of people age 65 and over never need care, while 20 percent need five years or more of care.³ One interesting fact is that more people use long-term care services in their homes – and for a longer period of time – than use assisted living or nursing home facilities. That's one more reason to make sure your home is safe and comfortable.

TRUE or FALSE: Women and men experience the same need for long-term care.

FALSE: Women are more likely to need long-term care than men, because they outlive men by an average of five years.⁴ They may also find themselves living alone later in life, which increases their chances of needing care from a paid provider.⁵ About 80 percent of women over age 65 will need care, as opposed to 60 percent of men. And women need an average of 3.7 years of care, while men need 2.2 years of care.⁶

TRUE or FALSE: Your health can influence your need for long-term care.

TRUE: Poor lifestyle choices can raise your risk for a number of chronic conditions. In turn, severe chronic conditions increase your chances of needing long-term care.⁷ While you can't change your family history, you can focus on a healthy lifestyle. Taking steps to manage risks and plan for potential challenges will help you to remain independent.

Why plan now for long-term care?

The best time to plan for long-term care is well before you need it. Planning for long-term care means:

- Assessing whether where you live now will support your preferences over time
- Taking care of yourself to improve your chances for a healthy future
- Knowing the costs of long-term care and learning about ways to pay for it
- Creating legal instructions that will help keep you in charge of decisions about your medical care and finances

We'll explore these issues in the sections that follow.

¹P. Kemper, H. Komisar and L. Alecxih. "Long Term Care Over an Uncertain Future: What Can Current Retirees Expect?" Inquiry (Winter 2005/2006). ²Ibid. ³Ibid. ⁴A. Houser. "AARP Public Policy Institute: Women and Long-term Care" (April 2007). ⁵Ibid. ⁶P. Kemper, H. Komisar and Alecxih. "Long Term Care Over an Uncertain Future: What Can Current Retirees Expect?" Inquiry (Winter 2005/2006). ⁷AARP Public Policy Institute beyond 50.09. "Chronic Care: A Call to Action for Health Reform" (March 2009).



YOUR FINANCES

One of the most important parts of planning for long-term care is figuring out how to pay for it.

This section will give you an idea of the cost of common longterm care options. You'll learn what is — and isn't — covered by the government and different types of insurance.

Meet Yvonne and David



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When David's mom, Alicia, started having health problems, his wife Yvonne agreed that Alicia should move in with them. The arrangement worked well until Alicia could no longer be left alone during the day.

Yvonne and David found a weekly program for Alicia where they monitor her medical condition while she enjoys socializing and activities. They've hired someone to help her bathe and get dressed each morning. David and Yvonne were surprised to learn that Medicare doesn't cover these costs and they are quickly running through Alicia's money.

Caring for David's mom prompted Yvonne and David to research available long-term care resources and start saving for their own future. They met with a financial planner, set some goals, and started making automatic savings deductions from their paychecks. They have a better idea of what resources are available and what long-term care costs, and they're doing what they can to prepare.

Paying for Long-Term Care

As a former caregiver, you probably know better than anyone that family and friends often provide most of the long-term care that people receive at home. When you need to hire paid caregivers or move to a different living situation, care quickly grows very expensive. But how expensive? The following information will give you a clearer idea.

What does long-term care cost?

The cost of long-term care usually depends on where you live, the type and amount of care you need, and how long you need it. Here are some statistics from a recent [study](#):

2015 National Average Costs

- \$81,000 per year for a private room in a nursing home
- \$91,250 per year for a semi-private room in a nursing home
- \$43,200 per year for care in an assisted living facility (for a one-bedroom unit)
- \$69 per day for care in an adult day health care center
- \$20 per hour for a home health aide (non-Medicare certified)
- \$20 per hour for homemaker services

These costs vary a great deal based on where you live. If you're in Tennessee, the average cost per year in 2015 for a private room in a nursing home was \$75,555. In New York City, the average cost was \$136,510 per year.

What if I don't have the money to pay for care?

Medicaid—a state and federal program that helps people with low income and assets pay their medical and long-term care bills—is the largest payer of nursing home care in the United States. Coverage varies from state to state. You must meet strict financial and functional ability criteria to get long-term care services under Medicaid. Some states use medical criteria, too.

Do other government programs pay for long-term care?

Community-based government programs offer many services that can help you stay in your home. These may include home-delivered meals, transportation, caregiver support, and help with household chores. In some communities, there are waiting lists for support or only limited services available. Start with the [Eldercare Locator](#) to find information about your local aging agency.

The Department of Veterans Affairs (VA) provides a range of extended care services to veterans enrolled in its health care system. If you are a veteran and meet the VA criteria, you may qualify for home and community-based care. This includes numerous services such as adult day health care, homemaker and home health aide services, giving your regular caregiver a break, and home hospice care. In addition, the VA offers some support for caregivers. Visit the [VA caregiver site](#) for details. Contact your local VA to find out if you're eligible, and how to be admitted to their programs.

Who else might help me?

Faith-based organizations and health-related groups often offer free or low-cost services like transportation, home visitors, and support groups. Call your place of worship or contact the local chapter of organizations such as the [American Diabetes Association](#) or the [Alzheimer's Association](#).

What do health insurance, disability insurance, and Medigap cover?

Many people are confused about what these types of insurance cover.

- **Private health insurance** covers hospital stays, outpatient services, doctor's visits and — depending on the carrier and selected plan — prescription drugs. Similar to Medicare, it usually pays for short-term rehabilitative services. It does not pay for ongoing care that you may need for a long-term, chronic illness or disability.
- **Disability insurance** replaces a portion of your income if an injury or illness makes it impossible to work. Disability insurance does not typically pay enough to cover the extra care and services needed while disabled.
- **Medigap policies** (also known as Medicare supplemental insurance) are designed to cover “gaps” in Medicare like co-payments and deductibles. Depending on the policy you buy, it can cover the co-pays for up to 100 days of skilled nursing home care. But like Medicare, it does not provide coverage for the vast majority of long-term care expenses.

More on Medicare

Medicare helps pay for some home health care—but only if you meet all the following requirements:

- You need skilled care from a nurse or therapist.
- You're homebound, which means you need significant assistance to leave your home.
- The care is part time or intermittent.
- Your doctor orders it.
- You receive services from a Medicare-certified home health agency.
- You continue to meet eligibility guidelines.

Medicare can cover up to 100 days in a skilled nursing facility if you meet all these conditions:

- You must need daily skilled nursing or rehabilitative care — not just personal care such as bathing and dressing.
- The care must be provided in a Medicare-certified facility after you're hospitalized with a related condition for at least three days.
- You must typically go to the nursing home within 30 days of the related hospitalization.
- You must continue to meet Medicare's criteria during your stay.

Medicare will pay 100 percent only for the first 20 days. For days 21 through 100, you will face significant co-payments, unless you have supplemental insurance. After that, you pay all costs unless you're eligible for Medicaid or have long-term care insurance.

Medicare online tools:

- [Home Health Compare](#) helps you compare home health agencies in your area.
- [Nursing Home Compare](#) compares nursing homes in your community.

More on Medicaid

Every state must provide nursing home care to eligible people. Facilities must be certified by the government to serve people with Medicaid coverage. To some extent, each state provides in-home and community-based services, as well. However, many states have long waiting lists for such services.

Some states let people eligible for Medicaid decide for themselves which goods and services will best meet their long-term care needs. They may hire family members or friends to provide needed care.

Most states allow Medicaid long-term care recipients to keep about \$2,000 in cash and other assets (not counting their home and a vehicle). But there are important provisions about financial protection for spouses and dependents, estate recovery, and transferring assets.

Contact your State Health Insurance Assistance Program for more information about the Medicaid program in your state. Check with the [Eldercare Locator](#) to find legal services programs in your community or contact the [National Academy of Elder Law Attorneys](#) to find a private lawyer.

How can I pay for long-term care?

There are several private financing strategies you can use. The right combination for you will depend on factors like your age, health, finances, and support network.

- **Retirement income, savings, and investments** are how most people who are not on Medicaid pay for long-term care. These include Social Security, pensions, 401(k) plans, IRAs, stocks, bonds, and annuities. Investments are particularly important, since savings alone typically won't keep up with annual cost increases. [AARP's long-term care cost](#) calculator tracks the annual percentage increase for specific services in your area. It can help you determine how much money you need today and the typical rate of increase in investments you would need to cover future costs.
- **Long-term care insurance** will cover some of the costs of long-term care. The policy might cover care at home, in an assisted living facility, or in a nursing home. But it's important to do your homework, as there are many options to choose from. (See page xxx for further information)
- **Life insurance.** Many policies allow people with terminal illnesses to use some of their death benefits early (life settlement). But it's important to understand how your decision could affect your taxes, any public assistance you receive, and access to your personal health information.
- **Reverse mortgages** allow you to tap into your home's equity to pay for long-term care in your home or other needs. A reverse mortgage is a loan against your home that you don't have to pay back as long as you live there. But these loans are complicated and can be costly, so talk with a financial adviser. It's not advisable to use proceeds from a reverse mortgage to pay for long-term care insurance because of the high costs involved. To find out more about reverse mortgages, check out the [AARP](#) site.

How do you find a financial professional?

It may help to consult a professional about financial planning for long-term care. It's important to know which type of professional will fit your needs — and how to find someone you can trust. Several organizations that can help connect you with an appropriate professional are listed in the Resources section of this guide.

- **Financial planners** consider every aspect of your financial life, including your savings, investments, insurance, taxes, retirement, and estate planning, to make recommendations about how to reach your financial goals.
- **Investment advisers** focus on [managing your investments](#).
- **Insurance agents** can help you sort through options for life insurance, annuities, and long-term care insurance. You can find agents through your state insurance commission.
- **Estate planning attorneys** can draft legal documents such as a will, a financial power of attorney, or advance directives about how you want your medical care and finances handled if you're ever unable to make your own decisions. They can also develop tax-efficient strategies for passing on your estate.

With any of these professionals, you'll want to do your research before deciding to employ one.

- Begin by getting referrals from people you trust. You can also use the websites in the Resources section as a starting point.
- Request interviews with at least three different professionals. If they do not offer a free initial meeting, cross their names off your list. Arrive at the appointment with a list of questions. What services do you offer? What degrees, licenses, and certifications do you hold? What is your specialty?
- Make sure you understand how the person gets paid. Financial professionals charge for their services in several ways, including hourly rates, flat fees, percentage of assets managed, or commission. (Some professionals who earn commissions may not have your best interests at heart.)
- Consider whether you feel comfortable with the person. A good financial professional welcomes questions and can clearly explain complex ideas.
- Ask for names and contact information for some of their other clients, and contact them. How long have they used the person? What do they like most — and least? Would they recommend the person to a family member?
- Verify the person's credentials with the appropriate regulating or certifying organization. Remember that you are hiring someone to help you plan for your future. To learn more about working with a financial professional, visit the [AARP](#) site.

Long-Term Care Insurance: Just the Facts

Long-term care insurance is one strategy for covering some of the costs of care. But there is a lot to consider before you decide whether it's right for you. Here are some questions to keep in mind:

What does long-term care insurance cover?

Depending on your preferences, a policy can cover home care, home modifications, services that help coordinate your care, adult day services, assisted living, and nursing home care.

How much does it cost?

Premiums are typically based on the type of coverage you buy, your health and the age at which you buy the policy. Below is the average annual cost (in 2012) for policies sold by three major insurers. The policies provide a daily benefit of \$200 and four years of coverage*.

- Ages 50: \$1,294
- Ages 60: \$2,057
- Ages 70: \$4,914
- Age 75 and over: \$8,146

Are you a good candidate?

Research insurers eligibility requirements to determine if you qualify for an affordable policy.

Think about whether you can pay your premiums — both now and for the next 20 years. If you are concerned with paying for daily expenses such as housing, food, transportation and more, long-term care insurance may be unaffordable. And if you have substantial assets, it might make more sense to self-insure. Talk to a financial adviser about the best option for you.

How do I get started?

- Ask your state insurance department for a list of approved long-term care insurers.
- Research the financial stability of the companies you're considering with a rating service like [Standard & Poors](#), [A.M. Best](#), or [Moody's Investors Service](#).
- Compare information and costs from at least three major companies, including any rate increases. Contact your State Health Insurance Assistance Program for free counseling if you have more questions.

What should I ask the companies?

- What services are covered? In what settings? What about future models of care?
- Can I hire in-home caregivers myself, or do I need to go through an agency?
- How do I qualify for benefits and how much will the policy pay?
- When will benefits begin and will they keep pace with inflation?
- How often and by how much have premiums increased? Could I afford the increase? What if I can't pay premiums any longer? Will I still need to pay premiums once I start receiving benefits?
- Can the company cancel my policy? Under what conditions will the company deny coverage (known as coverage exclusions)?

What else should I consider about long-term care insurance?

- Don't buy more than one policy. Owning several policies is expensive and doesn't necessarily provide better coverage.
- Never let anyone pressure you into making a quick decision. Never pay any insurance premium in cash and always make your check payable to the company.
- Nearly all states require insurance companies to give you 30 days to review your signed policy. During that 30 days, you can change your mind and get a full refund.
- Contact your state insurance department if you have questions or concerns.
- Make sure the policy will cover you if you move to another state.
- About 40 states now have partnerships with private insurers. If you purchase a partnership long-term care policy, you can keep more of your assets if you exhaust the policy and need Medicaid. Generally, you can keep \$1 in assets for every dollar of coverage purchased. You must meet Medicaid's other criteria, too.

The National Association of Insurance Commissioners publishes a helpful [Shopper's Guide to Long-Term Care Insurance](#).

* Source: 2012 America's Health Insurance Plans "Guide to Long-term Care Insurance."



YOUR WISHES

Give your loved ones clear instructions about what you want them to do, should you need them to act for you.

This section discusses important documents you should prepare for them.

Making Your Wishes Clear

Planning for your future also means making decisions about how you want things handled if you are ever incapacitated and unable to communicate your desires. That way, your loved ones won't have to guess about your preferences during an already difficult time.

To get started, you need to prepare four key documents that every adult should have:

- Living will
- Health care power of attorney
- Financial power of attorney
- Letter of instruction

(You can use the *Valuable Documents at Your Fingertips* section found on page XXX to list this and other vital information.)

How can I stay in charge of decisions about my medical care?

It's important to think about what you want, discuss it with the people closest to you and your doctor, and then put your wishes in writing.

You can do this with two types of legal instructions known as advance directives:

- **A living will** tells medical professionals and your family which medical treatments you want to receive or refuse — and under what conditions. It goes into effect only if you meet specific medical criteria and cannot make your own decisions.
- **A health care power of attorney** allows you to appoint someone to make health care decisions for you anytime you are unable to make them for yourself. Most people choose a trusted loved one who is comfortable talking to doctors. The form is also called a health care proxy, appointment of a health care agent, or durable power of attorney for health care.

Where can I find these documents?

You do not have to hire a lawyer to complete advance directives. In fact, AARP provides [copies of forms](#) for each state along with instructions. However, some people prefer to use an attorney to help them draft and customize these documents, so there is someone keeping an eye on ever-changing regulations and your unique preferences.

Meet Ann and Ted



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Ann just delivered a home-cooked meal to her friend Karen, who had spent most of the week at the hospital after her mom suffered a major stroke. "It's awful," Karen told Ann. "I can't imagine Mom spending months just lying there totally unresponsive and hooked up to machines, but none of us know what she really wants. She was never willing to talk about such things."

As Ann drove home, she realized that she had no idea what her own parents would want — or even her husband.

The situation with Karen and her mother prompted Ann and her husband Ted to take the first step and meet with an estate planning lawyer. They want their attorney to help them craft advance directives that make their wishes known. They also need health care and financial power of attorney forms, along with a clear letter of instruction.

Ann and Ted have scheduled a serious—and long-overdue—discussion with their kids and parents about their wishes should tragedy strike.

What should I do about my financial affairs?

You also need to make provisions for how you want your finances handled in case you are unable to handle them yourself. It is important to have these types of instructions prepared by a lawyer.

- A financial power of attorney document identifies the person who will handle your financial matters if you cannot. Typically, people choose someone they trust completely — and who is good at managing money.
- It is a good idea to prepare a financial power of attorney even if you're married or have limited income and assets. Otherwise, if you become incapacitated, your family may have to go through an expensive and time-consuming court action to appoint a guardian or conservator.



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What other documents should I have?

A letter of instruction is an important three-part personal letter that goes along with your will:

- The first part includes instructions for planning a funeral and the names of people to contact when you die.
- The second part covers financial affairs such as your assets, list of accounts, and phone numbers for your employer, insurance agent, or broker.
- In the third and final part, people often name who they want to receive specific personal items and write special messages to loved ones.

Since a letter of instruction is not a legal document, it does not have the same legal impact on distribution of your personal property as your official will. But it can help avoid family discord over mementos, photo albums, and other personal items.

Remember, you don't need a lawyer to draft or modify the letter.

I've prepared all the documents you recommend. Now what should I do?

Preparing instructions for your loved ones is very important—but what you do with them matters most.

- Talk about your wishes with your family or with your trusted friends. You can set an example for adult children or reluctant relatives. While it can be difficult to start this conversation, sharing your beliefs and values can help set the right tone for the dialogue.
- Keep a copy of all five documents — your living will, health care power of attorney, financial power of attorney, *Valuable Documents at Your Fingertips*, and letter of instruction — in a safe, accessible place. Tell loved ones where to find them in an emergency.
- Review your documents with your designated health care agent and with the person you've named in your financial power of attorney. Discuss any concerns, and make sure they have copies.
- Discuss advance directives with your doctor, and have a copy of them placed in your medical record.
- Review your advance directives, financial power of attorney, *Valuable Documents at Your Fingertips*, and letter of instruction every few years. These are tough issues, and your views may shift as your health or circumstances change. You can change your mind and your directives at any time.

The *Living Longer, Living Smarter Plan Tracker* (page XXX) guides you through important actions that help you chart your future. Review action steps 1 and 7. Select a target date for the actions that you want to complete and mark the Tracker once you've finished.

Planning for the unknown is never easy. But having these conversations, putting your wishes in writing and organizing important documents will help you stay in charge of decisions about your life. It's a gift for yourself and your loved ones.

Resource Organizations

Your Home and Community

Argentum (formerly Assisted Living Federation of America)

www.alfa.org or 703-894-1805

Information and resources on assisted living options and how to find them.

Eldercare Locator

www.eldercare.gov or 1-800-677-1116

A national public service that connects you with community services for older adults and their families.

LeadingAge

www.leadingage.org or 202-783-2242

Consumer information on long-term care facilities and services, and how to access them.

n4a

www.n4a.org/answers-on-aging

A membership organization of local area agencies on aging and Title VI programs. Answers questions about home and community-based services for seniors and caregivers.

National Association for Home Care & Hospice

www.nahc.org/consumer/home.html or 202-547-7424

Consumer information on how to select a home care provider or hospice.

National Association of Home Builders

www.nahb.org/ or 1-800-368-5242

Maintains a Web-based directory of Certified Aging-in-Place Specialists who can help you make your home accessible, safer, and more comfortable.

National Association of Social Workers

www.socialworkers.org or 202-408-8600

Their directory of licensed social workers is at www.helppro.com/nasw.

National Association of States United for Aging and Disabilities

www.nasuad.org or 202-898-2578

A membership organization of the agencies in state government that manage programs for seniors and adults with physical disabilities.

National Resource Center on Supportive Housing & Home Modification

www.homemods.org or 213-740-1364

A clearinghouse of information and materials for people of all ages and abilities who want to live independently at home.

National Shared Housing Resource Center

www.nationalsharedhousing.org

The Center maintains a directory of shared housing programs in each state.

Together We Transform (formerly Rebuilding Together)

<http://www.togetherwetransform.org/> or 1-800-473-4229

A national volunteer program that helps people with home repair and housing improvements. It can connect you with a local program.

U.S. Administration on Aging (AOA)

www.aoa.gov or 202-619-0724

The federal agency responsible for advancing the concerns and interests of seniors. AOA works through and with state and local offices on aging. The website provides tools and information for elders and their caregivers.

U.S. Department of Housing and Urban Development (HUD)

www.hud.gov/groups/seniors.cfm or 202-708-1112

HUD provides information to help mature adults understand housing options. To find your local public housing authority, look in the blue pages of your local telephone directory or call HUD.

Your Health

Alzheimer's Association

www.alz.org or 1-800-272-3900

Resources, tools, and a 24-hour help line for people with Alzheimer's disease and their families.

Caregiver Action Network

<http://caregiveraction.org/> or 1-800-896-3650

Information, educational materials, and support for caregivers.

Centers for Medicare & Medicaid Services

www.cms.gov or 1-800-633-4227 for Medicare

The federal agency that oversees Medicare and Medicaid. The Medicare website (www.medicare.gov) offers helpful information on eligibility and benefits, tools to find information on nursing homes, hospitals, home health agencies, health plans, and Medicare prescription drug plans in your area including ratings of service, facility, and plan performance.

Family Caregiver Alliance

www.caregiver.org or 1-800-445-8106

Tools and resources for caregivers and a family care navigator with information on services in your state.

National Alliance for Caregiving

www.caregiving.org or 301-718-8444

This organization offers information, research, policy analysis and support for state and local caregiving coalitions, including reviews of books, videos, websites, and other material to help caregivers and professionals.

National Alliance for Hispanic Health

www.hispanichealth.org and its Su Familia: The Hispanic Family Health Helpline 1-866-783-2645 provide free, reliable, and confidential health information for Hispanic families.

National Association of Professional Geriatric Care Managers

www.caremanager.org or 520-881-8008

Find a care manager.

Your Health (continued)

National Women's Health Information Center

www.womenshealth.gov or 1-800-994-9662

Tools and information from the Office of Women's Health, U.S. Department of Health and Human Services which promotes health, wellness, and disease prevention for women of all ages.

NIH Senior Health

www.nihseniorhealth.gov or 1-800-222-2225

Fact sheets from the U.S. National Institutes of Health on a range of health topics are available online.

SAGE

www.sageusa.org or 212-741-2247

National support groups and information and referral for caregivers of lesbian, gay, bisexual and transgender older adults.

U.S. Centers for Disease Control and Prevention's Healthy Living

www.cdc.gov/HealthyLiving/ or 1-800-232-4636

Discusses many health topics including staying healthy and healthy life stages.

Your Finances

National Association of Insurance Commissioners

www.naic.org/index_ltc_section.htm or 816-783-8500

Help making wise decisions when purchasing insurance.

National Clearinghouse for Long Term Care Information

www.longtermcare.gov or 202-619-0724

Information and resources to help families plan for future needs.

Pension Rights Center

www.pensionrights.org or 202-296-3776

Information on pensions, profit sharing, and retirement savings plans and how to find pension counseling programs.

State Health Insurance Assistance Program

www.shiptalk.org

One-on-one counseling for people with Medicare and their families.

Go to the website or call Medicare at 1-800-633-4227 to find your state SHIP.

U.S. Department of Veterans Affairs

www.va.gov or 1-800-827-1000

The VA supports veterans and their families.

U.S. Social Security Administration

www.ssa.gov or 1-800-772-1213

Information on eligibility and benefits is available from 7 a.m. to 7 p.m., Monday through Friday, as well as on recorded messages 24 hours a day.

Women's Institute for a Secure Retirement

www.wiserwomen.org or 202-393-5452

Information on preparing for a financially sound retirement, including widowhood and divorce.

Your Wishes

Aging with Dignity

www.agingwithdignity.org or 1-888-5WISHES (1-888-594-7437)

Information and instruction on developing a living will and having conversations with loved ones.

American Bar Association Commission on Law and Aging

http://www.americanbar.org/groups/law_aging.html or 1-800-285-2221

Legal rights of seniors and referrals to lawyers in your area.

Caring Connections

www.caringinfo.org or 1-800-658-8898

A national consumer and community engagement initiative to improve care at the end of life. Provides free, state-specific advance directive forms and instructions.

National Academy of Elder Law Attorneys

www.naela.org or 703-942-5711

Information and access to a database of elder law attorney members.

National Hospice and Palliative Care Organization

www.nhpco.org or 1-800-658-8898

Provides free information on hospice care and puts the public in direct contact with hospice programs.

Your Voice

National Long-Term Care Ombudsman Resource Center

www.ltombudsman.org or 202-332-2275

Find an ombudsman, a person who advocates for quality care for residents of nursing homes and other long-term care facilities, and helps resolve complaints.

The National Consumer Voice for Quality Long-Term Care

(formerly the National Citizens' Coalition for Nursing Home Reform)

www.theconsumervoice.org or 202-332-2275

Leadership on policies to improve the lives of people in nursing homes and other care facilities.

OWL

www.owl-national.org or 1-877-653-7966

Educates the public nationally and through local chapters about issues affecting midlife and older women.

Living Longer, Living Smarter Plan Tracker

DIRECTIONS: Use this form to chart your progress in completing a comprehensive, personalized *Living Longer, Living Smarter Plan* for your future. Commit to completing your plan within 40 days. First, review and consider each action step listed. If the action step enhances your vision for the future, determine a target date for completing the task. If the action step is something you have already completed or that does not apply to your future plans, write an “N/A” for the target date. Next, begin completing the action steps selected. Then, place a “•” in the completion date column when you finish an action step. Your *Living Longer, Living Smarter Plan* is finished when you have considered or completed the seven action items below. Each one is an important step for taking charge of your future.

I _____ agree that I will strive to take charge of my future by completing my *Living Longer, Living Smarter Plan* by _____. (40 days)

Creating a Living Longer, Living Smarter Plan for my future is important to me because:

1. _____ (Think of a personal reason.)
2. _____ (Think of the impact on your loved ones.)
3. _____ (Think of maintaining decision making.)

Target Date	Action Step	Completion Date
_____	1. Complete the <i>Valuable Documents at Your Fingertips</i> worksheet to identify where important papers are kept (page XXX).	_____
_____	2. Use the <i>Community Checklist</i> to explore your current community and any community you are considering for the future (page XXX).	_____
_____	3. Use the <i>Home Safety Checklist</i> to evaluate your current home or another home you are considering for the future (page XXX).	_____
_____	4. Complete the <i>Health Screening Checklist</i> . Discuss the checklist with your medical provider during your next visit (page XXX).	_____
_____	5. Use the Long-Term Care Calculator to determine long-term care costs in communities where you choose to live. www.aarp.org/decide	_____
_____	6. Use the AARP Retirement Calculator to plan your financial future. www.aarp.org/decide	_____
_____	7. Complete an Advance Directive form for your state. www.aarp.org/decide	_____

Congratulations!

Your *Living Longer, Living Smarter Plan* is complete. The final step is to share this information. Let your family, friends, loved ones and the professionals who help you know about your plan. Encourage other women to plan for their future also.

Valuable Documents at Your Fingertips

Useful Information

Name	_____
Date Completed	_____
Primary Doctor	_____
<i>Phone</i>	_____
Other Doctor	_____
<i>Phone</i>	_____
Dentist	_____
<i>Phone</i>	_____
Pharmacy	_____
<i>Phone</i>	_____
Lawyer	_____
<i>Phone</i>	_____
Accountant	_____
<i>Phone</i>	_____
Power of Attorney	_____
<i>Phone</i>	_____
Healthcare Agent	_____
<i>Phone</i>	_____
Investment Broker	_____
<i>Phone</i>	_____
Faith Leader	_____
<i>Phone</i>	_____
Name of Bank	_____
Acct #	_____
Name of Bank	_____
Acct #	_____
Emergency Contact	_____
<i>Phone</i>	_____
Emergency Contact	_____
<i>Phone</i>	_____

Personal Information *Where is it?*

Social Security # _____

Birth Certificate _____

Marriage Certificate _____

Divorce Papers _____

Military Records: _____

Military ID # _____

Dates of Service _____

Branch of Service _____

Organ Donor Card _____

**Passport/
Citizenship Papers** _____

Will _____

Trusts _____

Safety Deposit Box: _____

Where are keys kept? _____

Number _____

Insurance Information *Where is it?*

Automobile _____

Disability _____

Homeowners _____

Life _____

Long-Term Care _____

Health _____

Other _____

Financial Information *Where is it?*

**Automobile Title/
Registration** _____

**Automobile Title/
Registration** _____

Bank Statements _____

Bonds _____

CDs _____

Bank Account: _____

Checking _____

Savings _____

MoneyMarket _____

401K Account _____

IRAs _____

Mortgage Information _____

Outstanding Loans _____

Property Deeds/Title _____

Stock Certificates _____

Income Tax Records _____

Pension Records _____

Utility Bills _____

Medical Information *Where is it?*

Advance Directives _____

**Do Not Resuscitate
Papers** _____

**Healthcare Power
of Attorney** _____

Living Will _____

Final Wishes *Where is it?*

Letter of Instruction _____

Funeral Arrangements _____

Cemetery Information _____

Funeral Home _____

Community Checklist

Common Community Supports—Are They There For You?

Yes	No	Service
<input type="checkbox"/>	<input type="checkbox"/>	Nearby friends & family
<input type="checkbox"/>	<input type="checkbox"/>	Close to faith community
<input type="checkbox"/>	<input type="checkbox"/>	Easy to get to, dependable public transportation
<input type="checkbox"/>	<input type="checkbox"/>	Reduced transit fee programs
<input type="checkbox"/>	<input type="checkbox"/>	Sidewalks that connect to where you need to go
<input type="checkbox"/>	<input type="checkbox"/>	Roads designed for safe driving (clear signs, traffic stops, and crosswalks)
<input type="checkbox"/>	<input type="checkbox"/>	Volunteer opportunities
<input type="checkbox"/>	<input type="checkbox"/>	Police patrol and neighborhood watch
<input type="checkbox"/>	<input type="checkbox"/>	Close to medical care such as hospitals, clinics, outpatient facilities, and physicians
<input type="checkbox"/>	<input type="checkbox"/>	Nearby merchants (grocery, drugstore, clothing, bank, and home delivery)
<input type="checkbox"/>	<input type="checkbox"/>	Indoor recreational facilities and parks
<input type="checkbox"/>	<input type="checkbox"/>	Close to community centers for meetings and socializing
<input type="checkbox"/>	<input type="checkbox"/>	Nearby theatres, museums, sporting events, and other things you love to do
<input type="checkbox"/>	<input type="checkbox"/>	Nearby opportunities for further learning
<input type="checkbox"/>	<input type="checkbox"/>	Living with family
<input type="checkbox"/>	<input type="checkbox"/>	Home-sharing
<input type="checkbox"/>	<input type="checkbox"/>	village programs or other support service cooperatives
<input type="checkbox"/>	<input type="checkbox"/>	Retirement communities/senior apartments
<input type="checkbox"/>	<input type="checkbox"/>	Assisted living that includes larger facilities and smaller residential settings
<input type="checkbox"/>	<input type="checkbox"/>	Continuing care retirement communities (CCRCs)

(over)

Community Checklist (continued)

Common Community Services—Are They There For You?

Yes	No	Service
<input type="checkbox"/>	<input type="checkbox"/>	Affordable and government-supported housing
<input type="checkbox"/>	<input type="checkbox"/>	If there are affordable options, do they have waiting lists?
<input type="checkbox"/>	<input type="checkbox"/>	Nursing homes
<input type="checkbox"/>	<input type="checkbox"/>	Adult day services
<input type="checkbox"/>	<input type="checkbox"/>	Assisted transportation such as vans, taxis or volunteers
<input type="checkbox"/>	<input type="checkbox"/>	Caregiver services such as respite and support groups
<input type="checkbox"/>	<input type="checkbox"/>	Care assessment and management
<input type="checkbox"/>	<input type="checkbox"/>	Friendly visitors/volunteers
<input type="checkbox"/>	<input type="checkbox"/>	Home care services (bathing/getting dressed)
<input type="checkbox"/>	<input type="checkbox"/>	Home healthcare (nursing and therapies: PT, ST, OT)
<input type="checkbox"/>	<input type="checkbox"/>	Homemaker/chore services
<input type="checkbox"/>	<input type="checkbox"/>	Information specialists connect to local resources
<input type="checkbox"/>	<input type="checkbox"/>	Home-delivered meals
<input type="checkbox"/>	<input type="checkbox"/>	Meals served in a community facility
<input type="checkbox"/>	<input type="checkbox"/>	Senior centers

Home Safety Checklist

Steps/Stairways/Walkways

- | Yes | No | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Are they in good shape (smooth surfaces and treads deep enough for your whole foot)? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are there handrails on both sides of the stairway? |
| <input type="checkbox"/> | <input type="checkbox"/> | How about light switches at the top and bottom of the stairs? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is there grasping space for both knuckles and fingers on railings? |
| <input type="checkbox"/> | <input type="checkbox"/> | Would a ramp be feasible in any of these areas if it became necessary? |

Floor Surfaces

- | Yes | No | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Is the surface safe (nonslip, no loose or torn carpet)? |
| <input type="checkbox"/> | <input type="checkbox"/> | Any throw rugs or doormats that might slip underfoot? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are there changes in floor levels? are they obvious or well-marked? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are electric, telephone, or extension cords out of the way? |

Driveway and Garage

- | Yes | No | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Is there always space to park? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is it convenient to the entrance? |
| <input type="checkbox"/> | <input type="checkbox"/> | Does the garage door open automatically? |

(over)

Home Safety Checklist (continued)

Windows & Doors

- | Yes | No | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Are windows and doors easy to open and close? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are locks sturdy and easy to operate? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do doorways accommodate a walker or wheelchair? |
| <input type="checkbox"/> | <input type="checkbox"/> | Can you walk through the doorways easily? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is there space to maneuver while opening and closing doors? |
| <input type="checkbox"/> | <input type="checkbox"/> | Does the front door have a view panel or peephole at the right height? |

Appliances/Kitchen/Bath

- | Yes | No | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Is the room arranged safely and conveniently? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do the oven and fridge open easily? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are stove controls clearly marked and easy to use? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is the counter the right height and depth? |
| <input type="checkbox"/> | <input type="checkbox"/> | Can you work and shower sitting down? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are cabinet doorknobs and faucets easy to use? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have a hand-held shower head? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are often-used items on high shelves? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have a step stool with handles? |
| <input type="checkbox"/> | <input type="checkbox"/> | Can you easily get in and out of the tub or shower? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are there grab bars where needed? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is the hot water heater regulated to prevent scalding or burning? |

Lighting/Ventilation

Yes

No

Are there enough lights, and are they bright enough?

Is area well ventilated?

Electrical Outlets/Switches/Alarms

Yes

No

Can you turn switches easily on and off?

Are outlets properly grounded to prevent a shock?

Do you have smoke detectors in all key areas? alarm system?

Is the telephone readily available for emergencies?

Does the telephone have volume control?

Can you hear the doorbell ring all throughout the house?

Problems and Ideas

Health Screening Checklist

Following is a list of common health screenings for women 50 and older recommended by the U.S. Prevention Services Task Force. Use a “•” to identify screening tests you need to discuss with your medical provider. Take this checklist with you to your next medical visit.

Mammogram to detect breast cancer — *Recommended every 1 to 2 years.*

Pap smear to detect cervical cancer — *Recommended every 1 to 3 years.*

Colonoscopy to detect colon cancer — *First test recommended at age 50. Additional screenings determined by your medical provider.*

Blood test to detect diabetes — *To be determined by your medical provider.*

Blood pressure test — *Recommended at least every 2 years.*

HIV — *Talk to your medical provider about the need for testing.*

Bone density test to screen for osteoporosis — *First test at age 65. Additional screenings determined by your medical provider.*

Blood test to check for high cholesterol — *To be determined by your medical provider.*

Please be aware that you may need additional screenings depending on your health and family medical history. Ask your medical provider to recommend other screenings.