



Have You Made Your Long-Term Care Plan Yet?

BY BETH NORTON | PHOTO BY CORI BEDOIS

Creating a long-term care plan is essential and will ensure your wishes are known and honored. There are many types of long-term care, depending on your needs and preferences.

Independent Senior Living Communities are best suited for seniors who don't require assistance with self-care, but may benefit from convenient services, senior-friendly surroundings, and increased social opportunities.

Continuing Care Communities provide housing for various levels of care. As your need for assistance and care increases, the CCC will arrange for that level of care so you're not required to move out of the community.

Adult Day Care is a non-residential option that provides a variety of services including supervision, social, health and related support services during the day to adults who live elsewhere, such as Charlottesville's JABA Adult Care Center and InnovAge's PACE Center.

Home Health Care providers send staff into your home to provide health and/or custodial care.

Assisted Living Facilities are appropriate for people who need help with self-care, but are otherwise mobile, in stable health, and do not need around-the-clock care.

Nursing Homes provide nursing care on a continuous basis. Services provided include assistance with self-care, rehabilitative services, and the administration of care and treatments prescribed by a physician.

Memory care units in some assisted living and nursing facilities provide specialized care for dementia patients.

A long-term care plan includes choosing your preferred providers, choosing how to finance the care you will receive, and choosing a substitute decision-maker in the event you're unable to make decisions for yourself.

Be sure to research providers carefully. Not all providers have

their clients' best interest at heart, and some are known to put profit above people, often deliberately understaffing, which leads to substandard care and injury, such as from falls, infections, medication errors, and other consequences of neglect.

Some providers also try to trick new clients into signing unfair and unbalanced—and sometimes even illegal—contracts.

Some provider research tools for Charlottesville residents include the Jefferson Area Board for Aging (a <https://www.jabacares.org/>) and their Long-Term Care Ombudsman, Medicare's online Care Compare tool (<https://www.medicare.gov/care-compare/>) and their "Guide to Choosing a Nursing Home" (<https://es.medicare.gov/care-compare/en/assets/resources/nursing-home/02174-nursing-home-other-long-term-services.pdf?redirect=true>).

You might also consult your friends, family doctor, or a local elder law attorney to see which providers they recommend.

Most people don't realize that Medicare doesn't pay for long-term care, except in very limited circumstances. Unless you have very limited resources and qualify for Medicaid, you will need to pay for long-term care with private insurance, long-term care insurance, or out of

your own income and assets. Part of a well-constructed long-term care plan includes deciding which resources and assets should be used first to pay for your care.

Once you've created a long-term care plan, communicate your plan with your family. After discussing risks, ask your family for their commitment to follow the plan, to stay in frequent contact with you and the facility or provider, and commit them to having a lawyer review your long-term care contracts.

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