

## Long-term care may be inevitable; you may as well plan for it By Suzanne Burke, CEO, Council on Aging of Southwestern Ohio



Many people learn about long-term care the hard way – when they or a loved one need care, and quickly. Too often, that's when they discover:

- Long-term care can be expensive
- Medicare doesn't cover it
- There are many complex issues – finances, insurance, legal matters – that can't be dealt with properly in a crisis
- Options may be limited if you haven't planned ahead

At Council on Aging of Southwestern Ohio, we often hear comments like this one from a woman whose father was diagnosed with early onset of Alzheimer's disease. "It was an awful time," she said. "We didn't know about respite care or adult day centers or any of the services that are out there. We were making mistake after mistake, just floundering. A nursing home is not necessarily the answer. Planning ahead is the answer."

Long-term care is the help you need when you're not able to perform daily activities by yourself such as preparing food, dressing, bathing, managing medications or handling personal paperwork.

Many people think immediately of nursing homes when they hear the words long-term care. In fact, long-term care today is more likely to be delivered in a variety of settings such as home, adult day centers, and assisted living facilities.

To encourage people to plan for their future long-term care needs, Ohio has launched a public awareness campaign called *Own Your Future*. In late April, Gov. Ted Strickland sent letters and brochures to 1.7 million Ohio households with residents between the ages of 45 and 65.

Along with other states, Ohio is partnering with the U.S. Department of Health and Human Services to encourage those ages 45 and older to get the facts about Medicare, Medicaid, long-term care insurance, in-home care, advance directives, reverse mortgages and other information about long-term care.

Locally, Council on Aging is sponsoring a free long-term care planning forum from 5-7 p.m. on July 2 at the Mason Community Center, 6050 Mason-Montgomery Road. Barbara Riley, director of the Ohio Department of Aging, and Mary Jo Hudson, director of the Ohio Department of Insurance, will speak. People may then visit information tables, gather materials, and speak to experts. A free booklet and CD, "Ohio: Own Your Future, a Planning Guide for Long-term Care," will be available. (For more information, visit [www.help4seniors.org](http://www.help4seniors.org) or call 345-8643.)

I encourage people to attend this event or to call our office (721-1025) for a free long-term care consultation to talk about different types of care options.

The need for long-term care is a normal part of aging, especially these days when we are living longer. Among those turning 65 now, nearly 70 percent will need some form of long-term care before they die. Of these, 20 percent will need it for more than five years.

Long-term care is an aspect of retirement that families should talk about and plan for. The decisions they make now will impact their future quality of life.