

## Welcome to AARP's Long-Term Care Planning Web Site

Planning for Long-Term Care. Know Your Options.



**What are my options if I need long-term care services in the future?**



**How can long-term care insurance help?**



**What role can Medicare and Medicaid play?**

We want you to learn as much as possible before you make any decision about long-term care, including where you receive it (your own home, an adult day care center, a nursing home, a hospice), and who cares for you (family members, paid professionals).

This is the right time to think about it, because no matter what age you are, you could need long-term care at any time.

Statistics show that nearly half of the U.S. population will require long-term care at some point in their lives.

### **What are the chances I'll need long-term care?**

Statistics show that nearly half of the U.S. population will require long-term care at some point in their lives.

[FAQs >>](#)

### **Fact or Fiction?**

Medicare traditionally pays for all long-term care expenses – True or False?

[Myths & Truths >>](#)

### **What do you know?**

Our quiz will help you discover just how much you already know about long-term care — and what you need to know.

[Quiz >>](#)

### **Tell us about yourself...**

Understanding your need for long-term care services and educational support is our primary concern.

[Learn More >>](#)

## Welcome to AARP's Long-Term Care Planning Web Site



- To obtain information about Meals on wheels programs in your neighborhood, visit the Meals on Wheels Association of America (MOWAA) at [www.mowaa.org](http://www.mowaa.org).

- For additional resources available to you, such as health insurance counseling or finding a nearby senior citizen center, use the Eldercare Locator found at [www.eldercare.gov](http://www.eldercare.gov).



Sarah



Jim



Alice

### What are the chances I'll need long-term care?

Statistics show that nearly half of the U.S. population will require long-term care at some point in their lives.

[FAQs >>](#)

### Fact or Fiction?

Medicare traditionally pays for all long-term care expenses – True or False?

[Myths & Truths >>](#)

### What do you know?

Our quiz will help you discover just how much you already know about long-term care — and what you need to know.

[Quiz >>](#)

### Tell us about yourself...

Understanding your need for long-term care services and educational support is our primary concern.

[Learn More >>](#)

## Welcome to AARP's Long-Term Care Planning Web Site



- Before you purchase long-term care insurance, visit the National Clearinghouse for Long-term Care Information at [www.longtermcare.gov](http://www.longtermcare.gov).



Sarah



Jim



Alice

### What are the chances I'll need long-term care?

Statistics show that nearly half of the U.S. population will require long-term care at some point in their lives.

[FAQs >>](#)

### Fact or Fiction?

Medicare traditionally pays for all long-term care expenses – True or False?

[Myths & Truths >>](#)

### What do you know?

Our quiz will help you discover just how much you already know about long-term care — and what you need to know.

[Quiz >>](#)

### Tell us about yourself...

Understanding your need for long-term care services and educational support is our primary concern.

[Learn More >>](#)



## Welcome to AARP's Long-Term Care Planning Web Site

• For further information about assistance made available to you by Medicare and Medicaid, visit the Centers for Medicare and Medicaid Services (CMS) online at [www.cms.hhs.gov](http://www.cms.hhs.gov).



Sarah



Jim



Alice

### What are the chances I'll need long-term care?

Statistics show that nearly half of the U.S. population will require long-term care at some point in their lives.

[FAQs >>](#)

### Fact or Fiction?

Medicare traditionally pays for all long-term care expenses – True or False?

[Myths & Truths >>](#)

### What do you know?

Our quiz will help you discover just how much you already know about long-term care — and what you need to know.

[Quiz >>](#)

### Tell us about yourself...

Understanding your need for long-term care services and educational support is our primary concern.

[Learn More >>](#)

## FAQs

Our goal is to provide answers to questions you may have about long-term care planning. Below, you will find answers to questions frequently asked by people like you

- **What is long-term care?**
- **Who provides long-term care services?**
- **Why might I need long-term care?**
- **How much do long-term care services cost?**
- **How do most people pay for long-term care?**
- **Do government programs cover long-term care?**
- **What is the right age to consider planning for long-term care?**
- **What is long-term care insurance?**
- **How can I learn more about long-term care?**
- **Does medical insurance cover long-term care?**
- **My only source of income is Social Security. Does it make sense to buy a long-term care insurance policy?**

### **What is long-term care?**

Long-term care includes a wide range of options and services that can be provided in your own home, your community, or places like assisted living facilities and nursing homes. Long-term care services help people with illnesses, disabilities, or other chronic conditions that limit them physically or mentally. Some individuals may require extensive services and

## Myths & Truths

Long-term care is a subject too important to be misunderstood or ignored. Planning for long-term care is a good way to prepare for the future, so read along and see if you can tell fact from fiction.

### Myth #1

I only need long-term care when I can no longer perform everyday acts like dressing and walking because of a physical disability or illness.

### Truth

**Although long-term care is often needed because of a disease or injury, such as a stroke or car accident, it is also required by people with conditions like dementia or significant memory loss.**

### Myth #2

Long-term care is only for the elderly.

### Truth

**40% of Americans who receive long-term care are working-age adults. While nearly half the U.S. population will require long-term care at some point in their lives, the need can arise in people of any age.**

## Quiz

Now that you've learned about long-term care and the options available to you, test your knowledge by completing our quiz. Check your answers against those in the answer key below, then see what your score means by reading our explanation of your results.

**1. Long-term care insurance is the same thing as Medicaid.**

- True
- False

**2. Long-term care is generally provided at all the following except:**

- Your own home
- An assisted living facility
- A nursing home
- A hospital

**3. Informal Caregivers can be everyone but:**

- Your siblings
- A distant cousin
- A religious figure from your place of worship
- Surgeons and other specialists



## Resources

Consult the resources listed below for more information about long-term care

### [AARP](#)

This web site contains relevant information about long-term care, including funding options and tips for informal caregivers.

For more information about long-term care insurance, [click here](#).

### [Centers for Medicare and Medicaid Services \(CMS\)](#)

Visit this site for questions relating to using Medicaid for long-term care, and to locate your local Medicaid office.

### [Eldercare](#)

Explore this web site to learn about federal, state, and local community-based resources, such as adult day care, Meals on Wheels, or other programs designed to make long-term care easier on you. You may also use the [Administration of Aging \(AoA's\)](#) online Eldercare Locator anytime.

### [Medicare](#)

For general questions about Medicare and long-term care, you can also call **1-800-MEDICARE (1-800-633-4227)**. Se habla español. For TTY, call **1-877-486-2048**.



## Tell a Friend

Don't keep a good thing to yourself. Help out a friend or family member by sending them the link to this educational web site. Simply fill out the fields on this page and click the "Submit Now" button below. We will immediately e-mail them this important Web address.

First Name:

Last Name:

Street Address/Apt. No.:

City:

State:

Zip:

Telephone Number:

Email Address:

SUBMIT

RESET

## Tell a Friend

Thank you for taking the time to help your friend or relative learn about long-term care.  
The information you requested will be on its way shortly.

## Tell Us About Yourself

AARP would like to provide members with more relevant information about long-term care services based on their personal needs. The following survey is optional and the results are highly confidential and will not be shared outside of AARP.

**1. Prior to accessing this web site, how would you classify your awareness of the issues surrounding long-term care?**

- Extremely Aware
- Very Aware
- Somewhat Aware
- Not Very Aware
- Not At all Aware

**2. How interested are you in learning more about the issues surrounding long-term care?**

- Extremely Interested
- Very Interested
- Somewhat Interested
- Not Very Interested
- Not At all Interested

**3. Which of the following examples applies to your personal experience?**

## Contact Us

Thank you for taking the time to read through our long-term care information site. We hope that it answered the questions you have been asking yourself about what long-term care is, how it impacts your future, and how to plan for it.

If our [FAQs](#), [Myths & Truths](#) and [Quiz](#) have caught your attention and you want to know more, please call us at **AARP** at **1-800-XXX-XXXX**.

You can also write us at:

**AARP**

(address to follow)

Long-term care is a complicated topic, but knowing the facts makes it manageable. Click onto our [Resources](#) page for additional agencies and organizations that can simplify the process.