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What is Long Term Care?

Long-term care is the assistance needed over an extended period of time to manage rather than cure a chronic condition such as arthritis, a stroke, dementia, the frailties of aging, recovery from surgery or accident. Care could be needed for weeks, months, or years.

Long-term care can include assistance in your own home, in a residential care or assisted living facility, adult day care, or in a skilled nursing facility.

Assistance may be needed when you are not able to do some of the basic "activities of daily living" (ADLs) such as bathing, dressing, toileting, or moving from a bed to a chair.

You might need assistance with ADLs if you suffer from an accident or injury, recovering from surgery, a prolonged illness, or advanced age.

Some people may need long term care because of mental deterioration, called "cognitive impairment" that can be caused by a brain disorder such as dementia, Alzheimer's, or mental illness. They may appear to be "healthy" but are unable to take care of themselves.

Normally a medical professional will determine that you are incapable of performing Activities of Daily Living and need help to do so. It can be a temporary or a permanent need.

There are six standard physical Activities of Daily Living (ADLs) that are recognized by doctors, government agencies, health and insurance companies.

1. Dressing
2. Bathing
3. Transferring
4. Continence
5. Eating
6. Toileting

Long-term care is sometimes called "custodial care" or "personal care" and family members frequently provide it. Personal care aides are hired as caregivers from home care agencies or by word-of-mouth referrals.

Long-term care is not typically covered under health insurance policies, HMO plans, Medicare, or Medicare Supplement Insurance. If these policies cover nursing home care or home care at all, it is only for a short-term or limited basis. home care or home care at all, it is only for a short-term or limited basis.