Understanding the potential need for long-term care and the available options is crucial for financial planning and peace of mind, especially as people age. Factoring cost and other key resources available for in-home and community support is crucial for planning ahead and making informed decisions. Here are some factors to consider:

**Consider Potential Care Needs** – Evaluate a range of abilities:
- **Activities of Daily Living (ADLs)** to determine an appropriate level of care. These can include toileting, feeding, dressing, grooming, walking, and bathing.
- **Independent Activities of Daily Living (IADLs)** include the ability to use the telephone, shopping, food preparation, transportation, housekeeping, laundry, ability to manage medications, and finance management.
- **The Patient Review Instrument (PRI)** is a professional assessment that a Primary Care Physician or care team nurse can complete to determine level of care needs.

**Aging at Home** – Consider the condition of your home and ability to care for it as one factor for determining if you want to stay in your home. Adaptive equipment such as walkers, wheelchairs, grab bars, raised toilet seat, or shower chairs, as well as modifications such as a walk-in shower or ramp can provide a safer adapted environment. Consider the need and cost of in-home care providers.

Review eligibility for [VA Home Improvements/Structural Alterations (HISA)](https://www.va.gov/hisa/) and [Specially Adapted Housing (SAH) or Special Home Adaptation (SHA)](https://www.va.gov/assembly/) grants. Contact [Medicare](https://www.medicare.gov/) or the local Area Office on Aging for in-home equipment.

**Independent Living** – Also known as retirement communities or senior apartments, independent living facilities provide housing options designed for seniors who are generally active and able to live independently but may desire access to amenities and services that enhance their quality of life. These facilities may offer support such as meals, housekeeping, linen service, recreation programs, and transportation.

**Assisted Living** – These facilities serve people who need a wide range of support services to help them with activities of daily living such as bathing and dressing. This setting helps people who do not require the level of continuous nursing care offered in a nursing home at a much lower cost.
Nursing Home – Nursing homes offer the highest level of care outside of a hospital, for those who can no longer take care of themselves. Daily care includes medical care, assistance with getting in and out of bed, feeding, bathing, and dressing. A licensed doctor supervises each patient’s care, and a nurse is always on the premises.

Understand the Costs:
A common misconception about paying for long-term care is that it is not covered by health insurance. Private health insurance and Medicare do cover acute illnesses and skilled short-term care, but not care related to ongoing activity of daily living needs.

Payment Sources Cover the Costs for Long-Term Care:
- **Private self-pay**
- **Long-term care insurance** – This is privately purchased insurance designed to cover long-term care services in a variety of settings, such as home, community settings, or facilities. The cost of such a policy depends on age and health status at the time of application, which affects one’s eligibility for coverage.
- **Medicaid** – This joint federal and state insurance covers the cost of long-term care once all financial resources are depleted. To qualify for Medicaid, income must be below a certain level and is based on the amount of requested assistance with daily living activities. If one receives Medicaid coverage for long-term care, the amount that Medicaid spent will be recovered from one’s estate after death.
- **Veterans Benefits** – Veterans who served during wartime and their surviving spouse may be eligible for the VA Pension or the enhanced pension called Aid and Attendance based on financial and medical care needs. It provides an added monthly financial benefit to assist with the cost of long-term care. VA provides nursing home care for enrolled Veterans who need nursing home care for a service-connected disability, or Veterans who have a 70 percent or greater service-connected disability.

Seek Out Support:
Seek guidance from support available through the VA Caregiver Support Line at 1-855-260-3274, VA primary care team physician, social worker, or local Veteran Service Officer for help with VA benefit applications or finding the local Area Agency on Aging. VA is eager to assist you in navigating aging-related challenges and developing plans that work for you.