Living Longer, Living Smarter

Your Resource Guide for Long-Term Care Planning
Decide.Create.Share.SM is an AARP initiative dedicated to increasing awareness among women about the depth and breadth of long-term care and the benefits of planning. Informed by research, the initiative’s resources engage women as leaders within their families, informal networks, and communities to learn about long-term care, actively plan for a secure future and share what they learn with others.

It encompasses three primary steps:

- **DECIDE** where you see yourself in the future.
- **CREATE** a comprehensive plan that includes your home, health, finances and wishes.
- **SHARE** your decisions with others so they know your preferences. You may also want to share this planning process with friends and family, so they, too, can plan their futures.

There are steps you can take now that are low-cost or free that can ensure your wishes are met in the future. To download additional resources and tools, visit our website at [www.aarp.org/decide](http://www.aarp.org/decide).
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Why It’s Smart to Plan

If you’re similar to most women, you’re a master planner. You plan your career, your wedding, your children’s education and social activities, your family vacations and holidays. You decorate the nursery, host birthday parties, and organize chores for parents. The list goes on. Orchestrating so many life events for others can leave you with little time for yourself. However, planning for your own tomorrow is vitally important. If you don’t plan for yourself, someone else will plan for you. Start thinking about your own tomorrow today!

Picture your next life stages. Maybe you’re living in your current home and running a part-time business. Perhaps you’ve retired in a different community where you take college courses and volunteer. Or maybe you’re living near your family, so you can easily visit with your grandchildren. Whatever you’re doing, hopefully you have a long-term care plan that supports your lifestyle.

This guide gives you a strategy to help you stay in control of your own life. Try to complete the Living Longer, Living Smarter Plan Tracker (page 36) and the corresponding checklists found in the back of this guide. It outlines important actions that you might want to complete for your personalized Living Longer, Living Smarter Plan. Don’t worry about getting all the details right; your plan will change as your life changes. Some steps you can take right now; others you’ll take later. When it comes to your home, your health, and your finances, you want to be the driver. Planning for your retirement and for long-term care is one of the smartest decisions you can make, and it’s a gift for your loved ones.

Consider the benefits of planning:

• Having choices down the road
• Directing decisions that affect you
• Avoiding feeling overwhelmed about your future
• Being able to help your family and friends
What is long-term care?

If you become disabled or have an illness that lasts a long time, you may need some help every day. Some people need long-term care for several months as they recuperate, while others need it for years or a lifetime. People can need long-term care at any point in their lives, young or old.

Long-term care can include:

• Changing your home to make it safer, more comfortable, and easier to get around
• Technology that helps you stay independent
• Help with housekeeping, meals and personal care like bathing or getting dressed
• Skilled medical care provided by a nurse or other health care professional

Will I need long-term care?

None of us can predict for sure whether we'll need long-term care. But, you can learn more about the possibility by taking the following true-or-false quiz.

TRUE or FALSE: Most people age 65 and over will never need long-term care

FALSE: Typically, your odds of needing long-term care increases as you get older. More than two-thirds of people over age 65 in 2005 required at least some type of long-term care during their remaining lifetime.¹ On average, someone age 65 in 2005 needed some long-term care services for three years.² The need for care varied widely. Roughly 30 percent of people age 65 and over never need care, while 20 percent need five years or more.³

TRUE or FALSE: Women and men experience the same need for long-term care.

FALSE: Women are more likely to need long-term care than men, because they outlive men by an average of five years.⁴ They may also find themselves living alone later in life, which increases their chances of needing care from a paid provider.⁵ About 80 percent of women over age 65 in 2005 will need care, as compared to 60 percent of men. And women need an average of 3.7 years of care, while men need 2.2 years of care.⁶

TRUE or FALSE: Your health can influence your need for long-term care.

TRUE: Poor lifestyle choices can raise your risk for a number of chronic conditions. And, severe chronic conditions increase your chances of needing long-term care.⁷

While you can’t change your gender or family history, you can focus on a healthy lifestyle. By taking steps to manage risks and plan for potential challenges, you can stay independent longer.

Why plan now for long-term care?

The best time to plan for long-term care is long before you need it. Planning for long-term care means:

- Assessing whether where you live now will support your preferences over time
- Taking care of yourself to improve your chances for a healthy future
- Knowing the costs of long-term care and learning about ways to pay for it
- Creating legal instructions that will help keep you in charge of decisions about your medical care and finances

HOW TO USE THIS RESOURCE GUIDE

This guide is brought to you by Decide.Create.Share.SM an AARP initiative dedicated to increasing awareness among women about the depth and breadth of long-term care and the benefits of planning.

This guide will help you learn about five areas that will have a major influence on your lifestyle later on.

🏠 Your Home and Community
❤️ Your Health
💰 Your Finances
📝 Your Wishes
📢 Your Voice

Through this guide, there are reminders to complete the Living Longer, Living Smarter Plan Tracker (page 36). It is where you can chart your progress in planning for your future. There’s also a list of helpful organizations with contact information in the Resources section at the end. The Valuable Documents at Your Fingertips checklist (page 37) can help you tell others where you keep your important documents.

Please let us know what you think of this resource by providing your feedback via www.aarp.org/decide. Also, we encourage you to check back from time to time to learn about new tools and resources.
Deciding where you want to live is critical. This section offers advice for staying in your home and explores other types of living arrangements.
Most people want to stay in their home as long as possible. If you share this goal, make sure your home can support your changing needs and lifestyle.

Here are some questions to consider:

Q: Will my home be a good fit as my needs change over time?

A: Your home's design can make a big difference in whether you're able to live there comfortably and safely. It's a good idea to assess your home now, so you can identify possible issues early. That way, you can explore options for fixing problems and budget for any major changes. There are professionals known as Certified Aging-in-Place Specialists (www.aarp.org/caps) who can help you with a plan.

One of the best ways to make sure your home ages as well as you do is to start incorporating design features that are good for everyone, from small children to busy moms to active grandparents and people with physical limitations. This is called better home design. Many newer homes are built with these design features, and existing homes can be modified.

Examples of better home design are:

- Entrances without steps
- A bedroom and full bathroom on the first floor
- An open floor plan
- Wider doorways and hallways
- Lower-placed rocker-style light switches and thermostat controls
- Easy-to-use D-shaped cabinet handles and lever-type door and faucet handles

AARP offers The Home Fit Guide — a comprehensive booklet with information and tips for a safe, comfortable, and livable home. To find this and learn more about universal design, visit www.aarp.org/ud.
**Q: Will my loved ones be able to help out?**

**A:** For most people, the help of loved ones and friends is a primary pillar of support throughout life. There may come a time when you may need some extra help. Will you be able to turn to your loved ones? While it’s not always easy to talk with others about such matters, families should talk through options as early as possible. Talking about these obstacles helps put everyone at ease.

In general, your loved ones may help with things like:

- Companionship and helping you stay engaged in life
- Grocery shopping and transportation
- Housekeeping, chores and preparing meals
- Personal care
- Help with financial matters such as paying bills

However, circumstances sometimes make it hard for loved ones to be there as much as they would like. **Now is the perfect time to broaden your support network.** Consider getting involved in a faith community or a volunteer organization. By volunteering your time now, you can strengthen programs in your area so they’ll be there for you and others later.

**Q: How can technology help me get along at home?**

**A:** Technology can help you more easily manage your health, safety, and comfort. It can also save time, increase mobility and access, remind us to follow healthy behaviors, and broaden and maintain your connection to loved ones.

**Here are some products already in the market that you can consider:**

- Remote controls to adjust your heating and cooling systems or start appliances
- Systems that let you lock and unlock your home using your cell phone or computer
- Blood pressure and glucose monitors that let you track your numbers online
- Communication technology to enable medical visits from a distance
- Email, telephone, Twitter, Skype, Facebook and text messaging to stay in touch across miles and also remind you to take medication

You may have to pay for your own new-technology products and services. However, you may be able to get some help from nonprofit organizations or government programs and insurers, so it’s worth checking those sources. Learn more about helpful technology at Aging Technology Alliance [www.agetek.org/](http://www.agetek.org/) or the Center for Aging Services Technology at [www.leadingage.org/cast.aspx](http://www.leadingage.org/cast.aspx).
Q: What community features are important to me?

A: It may be easier to stay in your home if you live near or have access to essentials such as a grocery store, pharmacy, and your doctor’s office. You may also want to be close to places where there are activities you enjoy — going to the gym, visiting parks, and attending theaters, community centers, colleges, or your place of worship.

Having transportation options is especially important. Does your community have reliable public transportation or other transportation options? Do safe, well-maintained sidewalks connect you to where you want to go? And are the streets designed for both drivers and walkers? Consider these questions when thinking about your community.

Q: Does my community provide services to people who need help with daily activities?

A: Many communities have programs and services specifically for people who need help with transportation, meals, bathing, and more. These services may be useful to you down the road — or if you’re caring for a relative or friend.

You may be able to get services from your local agency on aging, other public or nonprofit agencies, and for-profit companies. Fees vary by service and location and some are free or priced according to your income. The Resources Section of this guide lists organizations to help you find services in your community and an overview of common programs and services found in most communities. Also the AARP Caregiving Resource Center can help you find resources — www.aarp.org/caregiving.

Common Community Services

- **Adult day services** offer medical, social, and recreational support during the day.
- **Assisted transportation** helps people get to appointments and other necessary places.
- **Caregiver services** can include giving you a break from caregiving, information, referrals to services and training or support groups.
- **Care assessment and management**, most often by a nurse or social worker, can help assess your needs, develop a plan of care, and arrange and monitor services.
- **Friendly visitors** are volunteers who stop by regularly to see how you’re doing.
- **Home care services** help with personal care like bathing or getting dressed.
- **Home health care** includes nursing and physical, speech or occupational therapy for a specific condition.
- **Homemaker/chore services** help with housekeeping and preparing meals, or chores like mowing the lawn and shoveling snow.
• **Information and assistance specialists** provide information and connect you to local resources and services.

• **Meals** are delivered to your home or served in a senior center or community facility.

• **Senior centers** offer meals, recreation, classes, information, volunteer opportunities, employment services, public benefits counseling, and much more.

**Q: How do I best work with community service providers?**

**A:** Keep these tips in mind when you’re seeking help for yourself or a loved one:

• **Know what you want.** Try to describe your situation concisely. Be as specific as possible in asking for what you need. Write down questions you want answered and push for a workable solution to problems and issues.

• **Ask questions and take notes.** Write down the date, the name of the person you spoke with, the specific outcomes agreed upon, and when the next steps are due. That way, you’ll have all the necessary information if you need to follow up. And if you don’t understand the answer, ask the person to explain again. This is important whether you’re talking to a care provider, contractor, physician, financial adviser, or attorney. Then, clarify what you heard by restating the information and asking the person you’re talking with to confirm that you explained it correctly.

• **Bring a friend.** It’s often helpful to bring a friend or family member along when you’re talking to someone about long-term care. Another person can help take notes, ask questions, and support you as you advocate for what you need.

• **Reach out and share.** Talk to your loved ones and community leaders who may have had similar experiences. Ask for their suggestions and whether they can help you. Agencies may also have advocates who can help. Share what you learn with others. Your research can give them a head start on their own planning.

• **Know your rights and take action.** If you’re not satisfied with a decision, find out who makes the decisions and insist on speaking with that person. Always ask if you have the right to appeal and whether you can have a copy of those rights. File a formal complaint, if warranted, with the appropriate government agency or association representing the profession or business. If you fear for the immediate safety and well-being of a loved one, call local authorities.
DO I WANT TO MOVE?

Most people want to stay in their homes, but it’s not the right choice for everyone. Some people grow tired of keeping up a house and yard. Others prefer the services that come with different types of housing. Many enjoy the activities offered by communities that provide services.

Q: What housing options are there?

A: The right one for you will depend on your preferences, your resources, and how much help you need. You can learn more about housing options by contacting the organizations listed in the Resources section.

- **Living with others** often involves moving in with an adult child. Sometimes it’s possible to convert part of the first floor into a suite or add on a private apartment.

- **Home-sharing** arrangements with non-family members are growing in popularity. Several programs around the country will match homeowners with tenants from different generations and help landlords and tenants manage their relationship.

- **55+ active-adult communities** are age-restricted communities that offer resort-style amenities, but no support services. Some communities require you to purchase a home or condo, while others offer rental agreements.

- **A Village** is a community that links neighbors together to help one another stay in their homes as they age. Members pay an annual membership fee to bring support and services into their home. Often, the services are provided by volunteers.

- **Retirement communities** and senior apartments are for people who can live on their own but want services such as maintenance, housekeeping, and group dining.

- **Adult foster care** in family-like settings can provide room and board, and some help such as medication reminders, transportation, and laundry.

- **Continuing care retirement communities (CCRCs)** provide independent living, assisted living, and skilled nursing care, all in one location. When residents move in, they sign a contract outlining what services are available and at what cost.

- **Government-supported housing** is available to mature people and people with disabilities who have limited incomes and assets. Some facilities also provide meals, transportation, and social programs. Waiting lists are common. To find out about homes and eligibility in your area, contact your local housing office.

- **Assisted living** includes several different residential settings for people who need support with independent living. Some residences help with household chores and personal care. Commonly, residents have a service plan tailored to their specific care needs. Staff members are on-site 24 hours a day. Some state laws require assisted living residences to be licensed and to provide specific types of help.
• **Nursing homes** provide skilled nursing care and rehabilitation services to people with illnesses, injuries, or disabilities who need around-the-clock care and are often the transition from hospital to home. Medicare’s online tool ([www.medicare.gov/nhcompare](http://www.medicare.gov/nhcompare)) helps you find and compare nursing homes in your area.

**Q:** How do I find a good place to live?

**A:** Planning for where to live is a big decision, and it’s important to do your homework. Whether you’re considering a new single-family home, an apartment, or a senior community, keep in mind the following tips:

• Decide what’s important to you (location, must-have amenities and services, religious affiliation).

• Check for accreditation, licenses, and other certifications. Only certain housing types are required to have these credentials.

• Research local options online and read what others are saying about them. Ask friends, leaders in the faith community, and colleagues about their experiences.

• Visit several places, talk with the people who live there, and try to talk with a residents’ association. Association members can share their experiences about working with management to make improvements and resolve complaints.

• Ask who owns the facility and check its finances. Review the financial history with a trusted adviser. Ask management about the qualifications, training, and availability of staff.

• You can find detailed checklists for choosing an assisted living residence or nursing home at [www.aarp.org/decide](http://www.aarp.org/decide).

Turn to your *Living Longer, Living Smarter Plan Tracker* (page 36). Think about where you want to live in the future. Then, if you haven’t already, fill out the top portion of the Tracker. Next, review the recommended actions for completing your *Living Longer, Living Smarter Plan* (action steps 2 and 3). Select a target date for the actions that you want to complete and mark the Tracker once you’ve finished. The steps you are taking will help you stay in charge of your future. Keep up the good work!
You need to stay healthy if you want to live independently. This section offers tips for assessing health risks, staying healthy, caring for yourself, and caring for a loved one.
GOOD REASONS TO STAY HEALTHY

A healthy lifestyle includes taking positive steps to prevent disease and manage any ongoing conditions. In this section, we discuss specific ways you can increase your chances for a healthy future. Think about this information for yourself and any relative or friend you care for. Living an active, healthy lifestyle is immediately beneficial.

You can:

• Have more energy and sleep better
• Reduce tension and stress
• Reduce your risk of high blood pressure, heart disease, stroke, diabetes, and some cancers
• Set a good example for your loved ones

Q: Why is it important to know my family's health history?

A: Your family's health history can give you important clues about problems you may develop. While you can't change history, you can try to keep it from repeating itself. Your doctor may recommend early or more frequent screenings for particular problems and suggest lifestyle changes to keep you healthy.

To help you get organized, go to the U.S. Surgeon General’s Office’s Internet-based tool called My Family Health Portrait (https://familyhistory.hhs.gov). You can enter your family’s health history, print out a family tree for your doctor and — if you want to — share the information with other family members. What a great family reunion activity!

Q: What screenings and vaccinations do I need?

A: The government recommends specific screenings for women and men at different times in their life (see www.healthfinder.gov). Many people avoid screenings because they’re afraid of getting bad news. But screening tests can catch diseases early, when they are easier to treat. Common screening tests include cholesterol, colorectal, blood pressure, HIV, diabetes, and depression. Women

Meet Tonya

Like many women in their 50s, Tonya’s plate is full. She manages a finance department, teaches Sunday school, and babysits her grandson. And ever since Tonya’s mom had a stroke last year, she helps her dad.

A few weeks ago, Tonya went to the doctor because she felt rundown. When the nurse asked for her family medical history, she realized she didn’t know a lot. The doctor mentioned concerns about her blood sugar and weight. Tonya barely has time for everyone else — let alone herself — but she knows she needs to make some changes.

After Tonya discovered she was at risk for developing diabetes, she started taking steps to improve her health. She now walks three days a week with co-workers during her lunch break and packs her lunch to avoid fast-food. She also joined an online caregiver support group, which offers advice and encouragement.
should also get mammograms, pap tests, and osteoporosis screenings. The government also recommends certain immunizations for adults like flu and pneumonia shots. Talk to your doctor about whether or not you need tetanus, hepatitis, measles, shingles and chickenpox, and other shots and boosters. The US Office of Women’s Health (http://womenshealth.gov/) provides comprehensive health information and tips for women.

**Q:** How can I stay on top of all my medications?

**A:** Adults 45 and older take an average of four prescription drugs daily. And that’s in addition to any vitamins, supplements, or over-the-counter medicines. You need to understand how all these products react in your body and interact with each other, so you can avoid dangerous side effects. Don’t depend on someone else to do this for you!

Start by creating a personal medication record. You can download the form at www.aarp.org/medicationrecord. List all your medicines, including prescriptions, over-the-counter drugs, and any dietary supplements you take. Include how you take each one — how much and when, why you take it, its form (pill, liquid, etc.), dosage, and start and stop dates. Take a copy of the record to all of your doctors and any pharmacies you use. Make a copy for your loved ones.

Don’t hesitate to ask your doctor questions about why you’re taking a particular medicine. What is it supposed to do? Are there side effects? Do you have any alternatives? Will this medication work safely with the other medications you’re taking? Is there a similarly effective, lower-cost brand name or generic drug?
Q: What actions will truly make a difference in my health?

A: The following recommendations for things you can do every day come from the U.S. Department of Health and Human Services and the U.S. Preventive Services Task Force.

- **Don’t smoke.** Studies show that people who don’t smoke are at lower risk for lung cancer, heart disease, stroke, and more.

- **Be physically active.** If you are not already physically active, start small and work up to 150 minutes or more of moderate physical activity each week. Walking briskly, mowing the lawn, dancing, and swimming are just a few examples of moderate physical activity. At least twice a week, include activities to strengthen your muscles and bones. Exercising helps prevent diabetes and heart disease. It can help you stay at or get to a healthy weight. It can fight depression and may even help keep your brain fit too.

- **Eat a healthy diet.** The new federal nutrition guidelines have replaced the old nutrition pyramid with a plate, see [www.choosemyplate.gov](http://www.choosemyplate.gov). The guidelines suggest filling half your plate with fruits and vegetables, ¼ of your plate with grains (and half of them whole grains) and the remaining ¼ with lean protein. Limit or avoid foods that are high in saturated fats, trans fats, cholesterol, salt, and added sugars.

- **Stay at a healthy weight.** Know your healthy weight range and how many calories you need. Then, start making small changes to your diet and lifestyle. Balance the calories you take in from food and drink with the calories you burn off during your activities. A government website can help you at [http://healthfinder.gov](http://healthfinder.gov).

- **Drink alcohol in moderation.** If you drink, try to limit yourself to one drink a day. A standard drink is one 12-ounce bottle of beer or wine cooler, one 5-ounce glass of wine, or 1.5 ounces of spirits (gin, vodka, whiskey, etc.).

For more tips and resources visit [www.aarp.org/health](http://www.aarp.org/health). When you have the facts, you can do plenty to improve your health. Each healthy choice you make increases your chances of living the retirement lifestyle you want.

Turn to your *Living Longer, Living Smarter Plan Tracker* (page 36) to review action step 4. Select a target date to complete this task and mark the Tracker once you’ve finished. Keeping current with health screenings will help you detect problems early when they are easiest to address. Keep going. *Your Living Longer, Living Smarter Plan* is really taking shape!
Maintaining your health can be even more challenging when you’re caring for others. You may already be one of the millions of Americans caring for a relative or friend — and possibly your children, too. And if you aren’t a caregiver now, there’s a good chance you will be at some point.

While caregiving can be very rewarding, it’s also demanding and stressful. A study by the National Alliance for Caregiving and AARP found that more than half of those who provide extensive care for parents experience stress and strain. Visit the AARP Caregiving Resource Center (www.aarp.org/decide) for helpful tips and tools.

Here are some tips for managing stress and getting support:

• **Keep up your health.** As hard as it seems, try to eat properly and make time for adequate sleep and exercise. Resist the urge to overindulge in sweets or alcohol.

• **Consider joining a caregiver support group or online community.** Sharing with others can help you feel less alone and can offer tips and resources that have helped other caregivers. Join AARP’s online caregiver community at www.aarp.org/decide.

• **Deal constructively with negative feelings.** Focus on positives, resolve conflicts quickly, and change things when feeling resentful.

• **Get loved ones involved.** Check with family, friends, neighbors, or other social networks about how they might be able to help. If other family members can’t be there in person, ask them to help look into support options or contribute financially.

• **Explore community services.** Most communities have information, services, and support for caregivers. The best place to inquire is through the Eldercare Locator. You can find information on the Eldercare Locator and other helpful organizations mentioned below in the Resources Section. In some communities, volunteers from faith-based organizations or nonprofit groups might visit or help with driving and chores.

• **Seek professional help to coordinate care.** Most communities have professionals who can assess your loved one’s abilities and needs and set up a plan for care. You can find help through the Eldercare Locator. Or you could hire a private care manager. Some employers will pay for these services. Long-term care insurance might cover coordinating care. For a list of local professionals, visit the National Association of Professional Geriatric Care Managers or the National Association of Social Workers.

• **Talk to your employer.** Some companies offer their employees counseling, caregiver support groups, or financial help to pay for services. You may also be able to work out a temporary arrangement such as flextime, job-sharing, or telecommuting.

• **Take a break.** And don’t feel guilty about it. Remember that your loved one may also benefit from having someone else around. Try to arrange for a break with the help of friends, family, volunteers, or, if necessary, professional caregivers.
One of the most important parts of planning for long-term care is figuring out how to pay for it. This section will give you an idea of the cost of common long-term care options. You’ll learn what is — and isn’t — covered by the government and different types of insurance.
Meet Kathy and Jim

When Jim’s mom started having memory problems, his wife Kathy agreed to have her move in with them. The arrangement worked well, until his mom couldn’t be left alone during the day.

Kathy and Jim found a weekly program for Jim’s mom where they monitor her medical condition while she spends time with others. They’ve hired someone to help her bathe and get dressed each morning. Unfortunately, Medicare doesn’t cover these costs and they are running through her money quickly. They want to make sure, if they ever need care, they’ll be a lot better prepared.

Caring for Jim’s mom prompted Kathy and Jim to do more to save for their own future. They met with a financial planner, set some goals, and started making automatic savings deductions from their paychecks. They have a better idea of what long-term care costs, and they’re doing what they can to prepare.

PAYING FOR LONG-TERM CARE

Did you know family and friends provide most of the long-term care people receive at home? When you need to hire paid caregivers or to move to a different living arrangement, care can get expensive quickly. The following information gives you an idea of the national average costs of long-term care and explores financial strategies for paying for it.

Q: What does long-term care cost?
A: The cost of long-term care usually depends on four main factors: where you live, the care you need, how much care you need, and how long you need it.

2012 national average costs are*:

- $81,000 per year for a private room in a nursing home
- $73,000 per year for a semi-private room in a nursing home
- $40,000 per year for care in an assisted living facility (for a one-bedroom unit)
- $61 per day for care in an adult day health care center
- $19 per hour for a home health aide (non-Medicare certified)
- $18 per hour for homemaker services

These costs vary tremendously by where you live. If you’re in Mississippi, the average cost per year in 2012 for a private room in a nursing home was $74,000. In New York City, the average cost was $164,000 per year.

*Costs are according to the 2012 Genworth Financial Cost of Care Survey.
Q: Doesn’t Medicare pay for long-term care?

A: This is one of the biggest myths about long-term care!
Medicare covers few — if any — long-term care expenses outside of what we’ve listed. And Medicare pays nothing if you need only personal care like help in bathing or getting dressed, which is the type of help most often needed. (See sidebar on this page)

Q: What does Medicaid cover?

A: Medicaid is the largest payer of nursing home care in the United States. Coverage varies from state to state. You must meet strict financial and functional ability criteria to get long-term care services under Medicaid. Some states use medical criteria too.

Q: Do other government programs pay for long-term care?

A: Community-based government programs offer many services that can help you stay in your home. These may include home-delivered meals, transportation, caregiver support, and help with household chores. In some communities, there are waiting lists for support or only limited services available. Start with your local aging agency. You can find them through the Eldercare Locator.

The Department of Veterans Affairs (VA) provides a range of extended care services to veterans enrolled in its health care system. If you are a veteran, you may qualify for home and community-based care if you meet the VA criteria. Care can include numerous services — adult day health care, homemaker and home health aide services, giving your regular caregiver a break, and home hospice care. In addition, the VA offers some support for caregivers. Visit www.caregiver.va.gov for details. Contact your local VA to find out if you’re eligible, and how to be admitted to their programs.

1 A federal and state program that helps people with low incomes and assets pay their medical and long-term care bills.

More on Medicare

Medicare helps pay for some home health care. Medicare will pay only if you meet all the following requirements:

- You need skilled care from a nurse or therapist.
- You’re homebound, which means you need significant assistance to leave your home.
- The care is part time or intermittent.
- Your doctor orders it.
- You receive services from a Medicare-certified home health agency.
- You continue to meet eligibility guidelines.

Medicare can cover up to 100 days in a skilled nursing facility if you meet all these conditions:

- You must need daily skilled nursing or rehabilitative care — not just personal care such as bathing and dressing.
- The care must be provided in a Medicare-certified facility after you’re hospitalized with a related condition for at least three days.
- You must typically go to the nursing home within 30 days of the related hospitalization.
- You must continue to meet Medicare’s criteria during your stay.

Medicare will pay 100 percent only for the first 20 days. For days 21 through 100, you will face significant co-payments, unless you have supplemental insurance. After that, you pay all costs unless you’re eligible for Medicaid or have long-term care insurance.

Medicare online tools:

Home Health Compare helps you compare home health agencies in your area (www.medicare.gov/homehealthcompare)

Nursing Home Compare compares nursing homes in your community (www.medicare.gov/NHCompare).
More on Medicaid

Every state must provide nursing home care to eligible people. Facilities must be certified by the government to serve people with Medicaid coverage. To some extent, each state provides in-home and community-based services, as well. However, many states have long waiting lists for in-home and community services.

Some states let people eligible for Medicaid decide for themselves which goods and services will best meet their long-term care needs. They may hire family members or friends to provide needed care.

Most states allow Medicaid long-term care recipients to keep about $2,000 in cash and other assets (not counting their home and a vehicle). But there are important provisions about financial protection for spouses and dependents, estate recovery, and transferring assets.

Contact your State Health Insurance Assistance Program for more information about the Medicaid program in your state. Check with the Eldercare Locator to find legal services programs in your community or contact the National Academy of Elder Law Attorneys to find a private lawyer.

Q: Who else might help me?
A: Faith-based organizations and health-related groups often offer free or low-cost services like transportation, home visitors, and support groups. Call your place of worship or contact the local chapter of organizations such as the American Diabetes Association (www.diabetes.org) or the Alzheimer’s Association (www.alz.org).

Q: What do health insurance, disability insurance, and Medigap cover?
A: Many people are confused about what these types of insurance cover.

- **Private health insurance** covers hospital stays, outpatient services, doctor’s visits and — depending on the carrier and selected plan — prescription drugs. Similar to Medicare, it usually pays for short-term rehabilitative services. It does not pay for ongoing care you may need for a long-term, chronic illness or disability.

- **Disability insurance** replaces a portion of your income if an injury or illness makes it impossible to work. Disability insurance does not typically pay enough to cover the extra care and services needed while disabled.

- **Medigap policies** (also known as Medicare supplemental insurance) are designed to cover “gaps” in Medicare like co-payments and deductibles. Depending on the policy you buy, it can cover the co-pays for up to 100 days of skilled nursing home care. But like Medicare, it does not provide coverage for the vast majority of long-term care expenses.

Q: How can I pay for long-term care?
A: Being able to cover the costs of long-term care with your own resources can help increase your choices about how and where you receive care. There are several private financing strategies you can use. The right combination for you will depend on factors like your age, health, finances, and support network.
Retirement income, savings, and investments are how most people who are not on Medicaid pay for long-term care. These include Social Security, pensions, 401(k) plans, IRAs, stocks, bonds, and annuities. Investments are particularly important, since savings alone typically won’t keep up with annual cost increases. AARP’s long-term care cost calculator (www.aarp.org/decide) tracks the annual percentage increase for specific services in your area. It can help you determine how much money you need today and the typical rate of increase in investments you would need to cover future costs.

- **Long-term care insurance** will cover some of the costs of long-term care. The policy might cover care at home, in an assisted living facility, or in a nursing home. But it’s important to do your homework, as there are many options to choose from. Read the plan’s details carefully, and ask a lot of questions. Find impartial but informed sources who can answer them. (See page 25 for further information)

- **Life insurance.** Many policies allow people with terminal illnesses to use some of their death benefits early (life settlement). But it’s important to understand how your decision could affect your taxes, any public assistance you receive, and access to your personal health information. Talk it over with a trusted adviser before deciding what to do.

- **Reverse mortgages** allow you to tap into your home’s equity to pay for long-term care in your home or other needs. A reverse mortgage is a loan against your home that you don’t have to pay back as long as you live there. But these loans are complicated and can cost a lot, so talk with a financial adviser. It’s not advisable to use proceeds from a reverse mortgage to pay for long-term care insurance because of the high costs involved. To find out more about reverse mortgages check out www.aarp.org/revmort.

**FINDING A FINANCIAL PROFESSIONAL**

- It may help to consult a professional about financial planning for long-term care. It’s important to know which type of professional will fit your needs — and how to find someone you can trust. Several organizations that can help connect you with an appropriate professional are listed in the Resources section of this guide.

- **Financial planners** consider every aspect of your financial life, including your savings, investments, insurance, taxes, retirement, and estate planning, to make recommendations about how to reach your financial goals.

- **Investment advisers** focus on managing your investments. To find information about advisers, visit www.adviserinfo.sec.gov.

- **Insurance agents** can help you sort through options for life insurance, annuities, and long-term care insurance. You can find agents through your state insurance commission.
• **Estate planning attorneys** can draft legal documents such as a will, a financial power of attorney, or advance directives about how you want your medical care and finances handled if you're ever unable to make your own decisions. They can also develop tax-efficient strategies for passing on your estate.

**With any of these professionals, you’ll want to do your research before deciding to employ one.**

• Begin by getting referrals from people you trust. You can also use the websites in the Resources section as a starting point.

• Request interviews with at least three different professionals. If they do not offer a free initial meeting, cross their names off your list. Arrive at the appointment with a list of questions. What services do you offer? What degrees, licenses, and certifications do you hold? What is your specialty?

• Make sure you understand how the person gets paid. Financial professionals charge for their services in several ways, including hourly rates, flat fees, percentage of assets managed, or commission. (Some professionals who earn commissions may not have your best interests at heart.)

• Consider whether you feel comfortable with the person. A good financial professional welcomes questions and can explain answers clearly.

• Ask for names and contact information for some of their other clients, and contact them. How long have they used the person? What do they like most — and least? Would they recommend the person to a family member?

• Verify the person’s credentials with the appropriate regulating or certifying organization. Remember that you are hiring someone to help you plan for your future. Ask them all the questions you think of, don’t worry about hurting their feelings or insulting them. To learn more about working with a financial professional, visit [www.aarp.org/money](http://www.aarp.org/money).

After reading this section, go to your *Living Longer, Living Smarter Plan Tracker* (page 36). *Use action steps 5 and 6 to* learn about your specific finances and the cost of long-term care in your state. Don’t forget to mark your Tracker as you complete the recommended actions.
Long-Term Care Insurance: Just the Facts

Long-term care insurance is one strategy for covering some of the costs of care. But there is a lot to consider before you decide whether it’s right for you.

What does it cover?
Depending on what you select, a policy can cover home care, home modifications, services that help coordinate your care, adult day services, assisted living, and nursing home care.

How much does it cost?
Premiums are typically based on the type of coverage you buy, your health and the age at which you buy the policy. Below is the average annual cost (in 2010) for policies sold by three major insurers. The policies provide a daily benefit of $150 and four to five years of coverage*.

- Ages 55-64: $2,261
- Ages 65-69: $2,781
- Ages 70-74: $3,421
- Age 75 and over: $4,123

Am I a good candidate?
Research insurers eligibility requirements to determine if you qualify for an affordable policy.

Think about whether you can pay your premiums — both now and for the next 20 years. If you are concerned with paying for daily expenses such as housing, food, transportation and more, long-term care insurance may be unaffordable. And if you have substantial assets, it might make more sense to self-insure. Talk to a financial adviser about the best option for you.

How do I get started?
- Ask your state insurance department for a list of approved long-term care insurers.
- Research the financial stability of the companies you’re considering with a rating service like Standard & Poors (www.standardandpoors.com), A.M. Best (www.ambest.com), or Moody’s Investors Service (www.moodys.com).
- Compare information and costs from at least three major companies, including any rate increases. Contact your State Health Insurance Assistance Program for free counseling if you have more questions.

What should I ask the companies?
- What services are covered? In what settings? What about future models of care?
- Can I hire in-home caregivers myself, or do I need to go through an agency?
- How do I qualify for benefits and how much will the policy pay?
- When will benefits begin and will they keep pace with inflation?
- How often and by how much have premiums increased? Could I afford the increase? What if I can’t pay premiums any longer? Will I still need to pay premiums once I start receiving benefits?
- Can the company cancel my policy? Under what conditions will the company deny coverage (known as coverage exclusions)?

What else should I consider about long-term care insurance?
- Don’t buy more than one policy. Owning several policies is expensive and doesn’t necessarily provide better coverage.
- Never let anyone pressure you into making a quick decision. Never pay any insurance premium in cash and always make your check payable to the company.
- Nearly all states require insurance companies to give you 30 days to review your signed policy. During that 30 days you can change your mind and get a full refund.
- Contact your state insurance department if you have questions or concerns.
- Make sure the policy will cover you if you move to another state.
- About 40 states now have partnerships with private insurers. If you purchase a partnership long-term care policy, you can keep more of your assets if you exhaust the policy and need Medicaid. Generally, you can keep $1 in assets for every dollar of coverage purchased. You must meet Medicaid’s other criteria, too.


Give your loved ones clear instructions about what you want them to do, should you need them to act for you. This section discusses important documents you should prepare for them.
HELP FOR YOUR LOVED ONES

Planning for your future also means making decisions about how you would want things handled if you’re ever unable to communicate. That way, your loved ones won’t have to guess about your preferences during an already difficult time. This is important for people of all ages, because medical emergencies can happen to anyone.

Get started by preparing four documents every adult should have:

• a living will,
• a health care power of attorney,
• a financial power of attorney, and
• a letter of instruction.

We’ll also help you organize your other important papers, so they’re easy to find in a crisis. Use the Valuable Documents at Your Fingertips found on page 37 to list your information in one place.

Q: How can I stay in charge of decisions about my medical care?

A: It’s important to think about what you want, discuss it with the people closest to you and your doctor, and then put your wishes in writing.

You can do this by using two types of legal instructions known as advance directives:

• A living will tells medical professionals and your family which medical treatments you want to receive or refuse — and under what conditions. It goes into effect only if you meet specific medical criteria and can’t make your own decisions.

• A health care power of attorney allows you to appoint someone to make health care decisions for you anytime you can’t make them for yourself. Most people choose a trusted loved one who is comfortable talking to doctors. The form is also called a health care proxy, appointment of a health care agent, or durable power of attorney for health care.

Meet Karen

Karen just delivered a home-cooked meal to her friend Ann who had spent most of the week at the hospital after her mom suffered a major stroke. “It’s awful,” Ann told Karen. “I can’t imagine Mom spending months just lying there totally unresponsive and hooked up to machines, but none of us know what Mom really wants. She was never willing to talk about these things.” As Karen drove home, she realized she had no idea what her own parents would want – or even her husband.

Ann’s situation motivated Karen and her husband to meet with their lawyer. They want their attorney to review the advance directives they’ve drafted and to complete a financial power of attorney form. On Saturday, they have plans to baby-sit their grandchildren. They’ve told their daughter and son-in-law that they plan to stay afterward, so they can share their wishes while the kids are asleep.
**Q:** Where can I find these documents?

**A:** You do not have to hire a lawyer to complete advance directives. In fact, AARP ([www.aarp.org/decide](http://www.aarp.org/decide)) provides copies of forms for each state along with instructions. However, some people prefer to use an attorney to help them draft these documents, so there is someone keeping an eye on changing regulations.

**Q:** What should I do about my financial affairs?

**A:** Separate from advance directives, you’ll need to make provisions for how you want your finances handled if you can’t handle them yourself. Most experts agree it’s important to have this type of instruction prepared by a lawyer.

- **A financial power of attorney document** identifies the person who will handle your financial matters if you cannot. You’ll want to choose someone you trust completely — and who is good at managing money.

  It’s a good idea to prepare a financial power of attorney, even if you’re married or have limited income and assets. Otherwise, if you become incapacitated, your family may have to go through an expensive and time-consuming court action to appoint a guardian or conservator.

**Q:** What other documents should I have?

**A:** You should organize your personal and financial papers. People often prepare a letter of instruction, which tells loved ones how to find important information.

- **A letter of instruction** is a three-part personal letter that goes along with your will. The first part includes instructions for planning a funeral and names of people to contact when you die. The second part covers financial affairs such as your assets, list of accounts, and phone numbers for your employer, insurance agent, or broker. In the final part, people often name who they want to receive specific personal items and write special messages to loved ones.

  Since a letter of instruction is not a legal document, it doesn’t have the same legal impact as your official will in distributing your personal property. But it can go a long way in eliminating family discord over mementos, photo albums, and other personal items. Remember, you don’t need a lawyer to draft or modify the letter.
Q: I’ve prepared all the documents you recommend. Now what should I do?

A: Preparing instructions for your loved ones is very important, but what you do with them matters most.

- Talk about your wishes with your family or with your trusted friends. You can set an example for adult children or reluctant relatives. While it can be difficult to start this conversation, sharing your beliefs and values can help set the right tone for the dialogue.

- Keep a copy of all five documents — your living will, health care power of attorney, financial power of attorney, *Valuable Documents at Your Fingertips*, and letter of instruction — in a safe, accessible place. Tell loved ones where to find them in an emergency. Review your documents with your designated health care agent and with the person you’ve named in your financial power of attorney. Discuss any concerns, and make sure they have copies.

- Discuss advance directives with your doctor, and have a copy of them placed in your medical record. If your doctor seems uncomfortable following your wishes, consider changing doctors.

- Review your advance directives, financial power of attorney, *Valuable Documents at Your Fingertips*, and letter of instruction every few years. These are tough issues, and your views may shift as your health or circumstances change. You can change your mind and your directives at any time.

The *Living Longer, Living Smarter Plan Tracker* (page 36) guides you through important actions that help you chart your future. Review action steps 1 and 7. Select a target date for the actions that you want to complete and mark the Tracker once you’ve finished. Planning for the unknown is never easy. But having these conversations, putting your wishes in writing and organizing important documents will help you stay in charge of decisions about your life. It’s a gift for yourself and your loved ones.
Your Voice

If you plan for care, your wishes about how and where you receive care are more likely to be heard. Making lifestyle, financial, and legal choices now will steer you and your loved ones toward the future you want. The sooner you get started, the smoother the journey will be! Whether you’re helping someone who needs long-term care now or planning for your future, AARP tools and information can help you.

➢ Visit www.aarp.org/decide
➢ Call 1-888-OUR -AARP (1-888-687-2277) or TTY 1-877-434-7598
➢ Find your state AARP office at www.aarp.org/states
➢ Learn about public benefits for yourself or a loved one at AARP’s Benefits QuickLink at www.aarp.org/quickLINK

GETTING THE CARE YOU NEED

Throughout this guide, you learned about various options for long-term care and services. However, the United States still lacks a comprehensive approach for providing quality, affordable care to people of all ages with disabilities or other long-term health issues. Getting the help you need often requires speaking up. In this section, we discuss how to become an advocate.

Q: What can I do to improve long-term care for everyone?

A: Join AARP and other organizations that are working to improve long-term care. Help ensure your community will have quality services when you need them by getting involved today.
Here are a few ways to get active:

- **Join local task forces.** Work with others to improve your community’s ability to serve citizens with varying needs and abilities.
- **Speak with local leaders.** Share information and your personal experiences with leaders in your community.
- **Educate others.** Seek opportunities through the news media and other channels to inform the public about care in your community.
- **Help people find financial assistance.** Help people find programs and services for which they are eligible.

By working together, we can:

- **Create communities** designed for people of all ages.
- **Increase community services** and coordination of care to help people stay in their homes.
- **Provide support** for caregivers.
- **Improve the quality** of all types of long-term care.
Resource Organizations

**Your Home and Community**

**Assisted Living Federation of America**  
[www.alfa.org](http://www.alfa.org) or 703-894-1805  
Information and resources on assisted living options and how to find them.

**Eldercare Locator**  
[www.eldercare.gov](http://www.eldercare.gov) or 1-800-677-1116  
A national public service that connects you with community services for older adults and their families.

**LeadingAge**  
[www.leadingage.org](http://www.leadingage.org) or 202-783-2242  
Consumer information on long-term care facilities and services, and how to access them.

**n4a**  
[www.n4a.org/answers-on-aging](http://www.n4a.org/answers-on-aging)  
A membership organization of local Area Agencies on Aging and Title VI programs. Answers questions about home and community-based services for seniors and caregivers.

**National Association for Home Care & Hospice**  
[www.nahc.org/consumer/home.html](http://www.nahc.org/consumer/home.html) or 202-547-7424  
Consumer information on how to select a home care provider or hospice.

**National Association of Home Builders**  
[www.nahb.org/reference_list](http://www.nahb.org/reference_list) or 1-800-368-5242  
Maintains a Web-based directory of Certified Aging-in-Place Specialists who can help you make your home accessible, safer, and more comfortable.

**National Association of Social Workers**  
[www.socialworkers.org](http://www.socialworkers.org) or 202-408-8600  
Their directory of licensed social workers is at [www.helppro.com/nasw](http://www.helppro.com/nasw).

**National Association of States United for Aging and Disabilities**  
[www.nasuad.org](http://www.nasuad.org) or 202-898-2578  
A membership organization of the agencies in state government that manage programs for seniors and adults with physical disabilities.

**National Resource Center on Supportive Housing & Home Modification**  
[www.homemods.org](http://www.homemods.org) or 213-740-1364  
A clearinghouse of information and materials for people of all ages and abilities who want to live independently at home.

**National Shared Housing Resource Center**  
[www.nationalsharedhousing.org](http://www.nationalsharedhousing.org)  
The Center maintains a directory of shared housing programs in each state.
Rebuilding Together  
www.rebuildingtogether.org or 1-800-473-4229  
A national volunteer program that helps people with home repair and housing improvements. It can connect you with a local program.

U.S. Administration on Aging (AoA)  
www.aoa.gov or 202-619-0724  
The federal agency responsible for advancing the concerns and interests of seniors. AoA works through and with state and local offices on aging. The website provides tools and information for elders and their caregivers.

U.S. Department of Housing and Urban Development (HUD)  
www.hud.gov/groups/seniors.cfm or 202-708-1112  
HUD provides information to help mature adults understand housing options. To find your local public housing authority, look in the blue pages of your local telephone directory or call HUD.

Your Health

Alzheimer’s Association  
www.alz.org or 1-800-272-3900  
Resources, tools, and a 24-hour help line for people with Alzheimer’s disease and their families.

Centers for Medicare & Medicaid Services  
www.cms.gov or 1-800-633-4227 for Medicare  
The federal agency that oversees Medicare and Medicaid. The Medicare website (www.medicare.gov) offers helpful information on eligibility and benefits, tools to find information on nursing homes, hospitals, home health agencies, health plans, and Medicare prescription drug plans in your area including ratings of service, facility, and plan performance.

Family Caregiver Alliance  
www.caregiver.org or 1-800-445-8106  
Tools and resources for caregivers and a Family Care Navigator with information on services in your state.

National Alliance for Caregiving  
www.caregiving.org or 301-718-8444  
This organization offers information, research, policy analysis and support for state and local caregiving coalitions, including reviews of books, videos, websites, and other material to help caregivers and professionals.

National Alliance for Hispanic Health  
www.hispanichealth.org and its Su Familia: The Hispanic Family Health Helpline 1-866-783-2645  
Free, reliable, and confidential health information for Hispanic families.

National Association of Professional Geriatric Care Managers  
www.caremanager.org or 520-881-8008  
Find a care manager.

National Family Caregivers Association  
www.thefamilycaregiver.org or 1-800-896-3650  
Information, educational materials, and support for caregivers. Includes www.familycaring101.org, a joint project with the National Alliance for Caregiving to educate and assist caregivers.
Your Health (continued)

**National Women’s Health Information Center**  
www.womenshealth.gov or 1-800-994-9662  
Tools and information from the Office of Women’s Health, U.S. Department of Health and Human Services which promotes health, wellness, and disease prevention for women of all ages.

**NIH Senior Health**  
www.nihseniorhealth.gov or 1-800-222-2225  
Fact sheets from the U.S. National Institutes of Health on a range of health topics online or ordered for free.

**SAGE**  
www.sageusa.org or 212-741-2247  
National support groups and information and referral for caregivers of lesbian, gay, bisexual and transgender older adults.

**U.S. Centers for Disease Control and Prevention’s Healthy Living**  
www.cdc.gov/HealthyLiving/ or 1-800-232-4636  
Discusses many health topics including staying healthy and healthy life stages.

Your Finances

**National Association of Insurance Commissioners**  
www.naic.org/index_ltc_section.htm or 816-783-8500  
Help making wise decisions when purchasing insurance.

**National Clearinghouse for Long Term Care Information**  
www.longtermcare.gov or 202-619-0724  
Information and resources to help families plan for future needs.

**Pension Rights Center**  
www.pensionrights.org or 202-296-3776  
Information on pensions, profit sharing, and retirement savings plans and how to find pension counseling programs.

**State Health Insurance Assistance Program**  
www.shiptalk.org  
One-on-one counseling for people with Medicare and their families.  
Go to the website or call Medicare at 1-800-633-4227 to find your state SHIP.

**U.S. Department of Veterans Affairs**  
www.va.gov or 1-800-827-1000  
The VA supports veterans and their families.

**U.S. Social Security Administration**  
www.ssa.gov or 1-800-772-1213  
Information on eligibility and benefits is available from 7 a.m. to 7 p.m., Monday through Friday, as well as on recorded messages 24 hours a day.

**Women’s Institute for a Secure Retirement**  
www.wiserwomen.org or 202-393-5452  
Information on preparing for a financially sound retirement, including information on widowhood and divorce.
Your Wishes

Aging with Dignity
[www.agingwithdignity.org](http://www.agingwithdignity.org) or 1-888-5WISHES (1-888-594-7437)
Information and instruction on developing a living will and having conversations with loved ones.

American Bar Association Commission on Law and Aging
[http://new.abanet.org/aging](http://new.abanet.org/aging) or 1-800-285-2221
Legal rights of seniors and referrals to lawyers in your area.

Caring Connections
[www.caringinfo.org](http://www.caringinfo.org) or 1-800-658-8898
A national consumer and community engagement initiative to improve care at the end of life. Provides free, state-specific advance directive forms and instructions.

National Academy of Elder Law Attorneys
[www.naela.org](http://www.naela.org) or 703-942-5711
Information and access to a database of elder law attorney members.

National Hospice and Palliative Care Organization
[www.nhpco.org](http://www.nhpco.org) or 1-800-658-8898
Provides free information on hospice care and puts the public in direct contact with hospice programs.

Your Voice

National Long-Term Care Ombudsman Resource Center
[www.ltcombudsman.org](http://www.ltcombudsman.org) or 202-332-2275
Find an ombudsman, a person who advocates for quality care for residents of nursing homes and other long-term care facilities, and helps resolve complaints.

The National Consumer Voice for Quality Long-Term Care (formerly the National Citizens’ Coalition for Nursing Home Reform)
[www.theconsumervoice.org](http://www.theconsumervoice.org) or 202-332-2275
Leadership on policies to improve the lives of people in nursing homes and other care facilities.

OWL
[www.owl-national.org](http://www.owl-national.org) or 1-877-653-7966
Educates the public nationally and through local chapters about issues affecting midlife and older women.
Living Longer, Living Smarter Plan Tracker

DIRECTIONS: Use this form to chart your progress in completing a comprehensive, personalized Living Longer, Living Smarter Plan for your future. Commit to completing your plan within 40 days. First, review and consider each action step listed. If the action step enhances your vision for the future, determine a target date for completing the task. If the action step is something you have already completed or does not apply to your future plans, write an “N/A” for the target date. Next, begin completing the action steps selected. Then, place a “✓” in the completion date column when you finish an action step. Your Living Longer, Living Smarter Plan is finished when you have considered or completed the seven action items below. Each one is an important step for taking charge of your future.

I ______________ agree that I will strive to take charge of my future by completing my Living Longer, Living Smarter Plan by ______________ . (40 days)

Creating a Living Longer, Living Smarter Plan for my future is important to me because:
1. _______________________________________________________________ (Think of a personal reason.)
2. ____________________________________________________________ (Think of the impact on your loved ones.)
3. ____________________________________________________________ (Think of maintaining decision making.)

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<tr>
<th>Target Date</th>
<th>Action Step</th>
<th>Completion Date</th>
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<td>1. Complete the Valuable Documents at Your Fingertips worksheet to identify where important papers are kept (page 37).</td>
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<td>2. Use the Community Checklist to explore your current community and any community you are considering for the future (page 41).</td>
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<td>3. Use the Home Safety Checklist to evaluate your current home or another home you are considering for the future (page 43).</td>
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<td>4. Complete the Health Screening Checklist. Discuss the checklist with your medical provider during your next visit (page 46).</td>
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<td>5. Use the Long-Term Care Calculator to determine long-term care costs in communities where you choose to live. <a href="http://www.aarp.org/decide">www.aarp.org/decide</a></td>
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<td>6. Use the AARP Retirement Calculator to plan your financial future. <a href="http://www.aarp.org/decide">www.aarp.org/decide</a></td>
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Congratulations!
Your Living Longer, Living Smarter Plan is complete. The final step is to share this information. Let your family, friends, loved ones and the professionals who help you know about your plan. Encourage other women to plan for their future also.
## Valuable Documents at Your Fingertips

### Useful Information

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<thead>
<tr>
<th>Name</th>
<th>Date Completed</th>
<th>Primary Doctor</th>
<th>Other Doctor</th>
<th>Dentist</th>
<th>Pharmacy</th>
<th>Lawyer</th>
<th>Accountant</th>
<th>Power of Attorney</th>
<th>Healthcare Agent</th>
<th>Investment Broker</th>
<th>Faith Leader</th>
<th>Name of Bank</th>
<th>Acct #</th>
<th>Name of Bank</th>
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<th>Emergency Contact</th>
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Home Safety Checklist

Steps/Stairways/Walkways

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<td>Are they in good shape? (smooth surfaces and treads deep enough for your whole foot)</td>
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<td>Are there handrails on both sides of the stairway?</td>
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<td>How about light switches at the top and bottom of the stairs?</td>
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<td>Is there grasping space for both knuckles and fingers on railings?</td>
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<td>Would a ramp be feasible in any of these areas if it became necessary?</td>
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Floor Surfaces

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<td>Is the surface safe? (nonslip, no loose or torn carpet)</td>
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<td>Any throw rugs or doormats that might slip underfoot?</td>
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<td>Are there changes in floor levels? Are they obvious or well marked?</td>
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<td>Are electric, telephone, or extension cords out of the way?</td>
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Driveway and Garage

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<td>Is there always space to park?</td>
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<td>Is it convenient to the entrance?</td>
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<td>Does the garage door open automatically?</td>
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Home Safety Checklist (continued)

Windows & Doors

Yes  No

- Are windows and doors easy to open and close?
- Are locks sturdy and easy to operate?
- Do doorways accommodate a walker or wheelchair?
- Can you walk through the doorways easily?
- Is there space to maneuver while opening and closing doors?
- Does the front door have a view panel or peephole at the right height?

Appliances/Kitchen/Bath

Yes  No

- Is the room arranged safely and conveniently?
- Do the oven and fridge open easily?
- Are stove controls clearly marked and easy to use?
- Is the counter the right height and depth?
- Can you work and shower sitting down?
- Are cabinet doorknobs and faucets easy to use?
- Do you have a hand-held shower head?
- Are often-used items on high shelves?
- Do you have a step stool with handles?
- Can you easily get in and out of the tub or shower?
- Are there grab bars where needed?
- Is the hot water heater regulated to prevent scalding or burning?
Lighting/Ventilation

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Electrical Outlets/Switches/Alarms

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Problems and Ideas

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Health Screening Checklist

Following is a list of common health screenings for women 50 and older recommended by the U.S. Prevention Services Task Force. Use a “✓” to identify screening tests you need to discuss with your medical provider. Take this checklist with you to your next medical visit.

- **Mammogram to detect breast cancer** — *Recommended every 1 to 2 years.*

- **Pap smear to detect cervical cancer** — *Recommended every 1 to 3 years.*

- **Colonoscopy to detect colon cancer** — *First test recommended at age 50.* *Additional screenings determined by your medical provider.*

- **Blood test to detect diabetes** — *To be determined by your medical provider.*

- **Blood pressure test** — *Recommended at least every 2 years.*

- **HIV** — *Talk to your medical provider about the need for testing.*

- **Bone density test to screen for osteoporosis** — *First test at age 65.* *Additional screenings determined by your medical provider.*

- **Blood test to check for high cholesterol** — *To be determined by your medical provider.*

Please be aware that you may need additional screenings depending on your health and family medical history. Ask your medical provider to recommend other screenings.
Decide.Create.Share.SM is an AARP initiative dedicated to increasing awareness among women about the depth and breadth of long-term care and the benefits of planning. Informed by research, the initiative’s resources engage women as leaders within their families, informal networks, and communities to learn about long-term care, actively plan for a secure future and share what they learn with others.

• **DECIDE** where you see yourself in the future.
• **CREATE** a comprehensive plan that includes your home, health, finances and wishes.
• **SHARE** your decisions with others so they know your preferences. You may also want to share this planning process with friends and family, so they, too, can plan their futures.

For more information about planning for long-term care, visit [www.aarp.org/decide](http://www.aarp.org/decide).

AARP is a nonprofit, nonpartisan organization with a membership that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. AARP does not endorse candidates for public office or make contributions to either political campaigns or candidates. We produce *AARP The Magazine*, the definitive voice for 50+ Americans and the world’s largest-circulation magazine with nearly 35 million readers; *AARP Bulletin*, the go-to news source for AARP’s millions of members and Americans 50+; and our website, AARP.org. AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.