Hackensack Meridian *Health*

Long Term Planning

Many people want to stay in their own homes as they get older or when they have health problems that last a long time. This is often called "aging in place." Some folks might need help staying safe, moving around, or doing daily activities like getting dressed, cooking, or driving. Even though planning for the future might seem hard, it's essential to make sure you have what you need for your daily life.

This information gives a basic overview of long-term care issues and support resources. You can use it to start talking with your family, other caregivers, and your healthcare team about your goals and future needs.

A good first step is to think about the help you or someone you care about might need in the future. You could talk to your doctor about any health issues that might affect your ability to stay independent. Here are some things to consider:

- Will sickness affect basic activities like standing, walking, or cooking?
- Could changes in thinking, like those linked to memory loss, make it hard to stay home alone, handle money, or make decisions on your own?

It's also important to think about who would help if these needs come up. If you live alone, how would you manage if you couldn't drive or had trouble walking? Talking to your family about how much they can help can identify additional support needs.

If you take care of a family member, consider how much help you can provide. Maybe you're okay assisting with tasks like shopping or laundry but not with

personal care like using the bathroom or bathing. Knowing these limits helps you plan better.

It is also helpful to understand what insurance, like Medicare, will or won't cover. Then we will explore other resources to get the help you need.

Let's talk about insurance and the help you can get:

Long-term care (LTC) includes services and support you might need for your care when dealing with health problems or increased physical challenges. Most long-term care isn't medical care but something called custodial care. This care helps with basic tasks of everyday life called Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs).

Examples of ADL and IADL tasks include**:**

Activities of Daily Living (ADL's**)**	**Instrumental Activities of Daily Living** (IADL's)
• Bathing • Dressing • Eating • Getting in and out of the shower • Getting in and out of bed or chair • Using The Toilet	• Housework • Grocery shopping • Managing money • Cooking • Taking medications • Laundry • Using the telephone • Driving

It is important to know that regular health insurance, like Medicare, doesn't cover this kind of help. If you have questions about Medicare benefits, The State Health Insurance Assistance Program (SHIP) provides free help to New Jersey Medicare beneficiaries. You can find the SHIP office in your area by calling 1-800-792-8820 or by visiting https://www.nj.gov/humanservices/doas/assistance/medicare/offices.shtml

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Here are some options for help at home:

Informal Caregivers:

- Sometimes, family, friends, neighbors, or people from your faith community can help.

Paid Caregivers:

- There are agencies where you can hire someone to help you at home. This can be expensive, and regular health insurance doesn't pay for it.
- You can contact private agencies in your area to find out more about costs.

Government Programs:

- There are some state or community programs that can help with limited in-home care if you meet certain financial requirements. There are also food programs, like Meals on Wheels, that can assist if cooking becomes hard. You can get more information about these programs through your Area Agency on Aging. To find the office in your county call 1-877-222-3737 or visit https://www.nj.gov/humanservices/doas/assistance/county-offices/

Medicaid:

- This is a program that helps people with low income and limited assets. Medicaid can help pay for in-home custodial care. You need to meet certain requirements to qualify.
    - For more info about NJ Medicaid call 1-800-356-1561 or visit https://www.nj.gov/humanservices/dmahs/clients/medicaid/abd/inex.html
    - For more information about a special Medicaid program to assist with in-home care called MLTSS call 1-800-356-1561 or visit https://www.nj.gov/humanservices/dmahs/home/mltss.html

PACE Programs:

- This is a special program for older people that provides various health services to help them stay at home instead of going to a nursing home.
        - For more information visit Call the New Jersey Division of Aging Services toll-free at 1-800-792-8820 or visit https://www.nj.gov/humanservices/doas/services/l-p/pace/

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Veterans Services:

- If you or your spouse are veterans, there are services that can help with in-home care or offer financial assistance.
    - Your local veterans services organization can give you information about programs. Call 800-698-2411 to find your local office or visit https://www.va.gov/GERIATRICS/
    - Caregivers of Veterans can contact the VA Caregiver Support Line by calling 1-855-260-3274. The VA Caregiver Support Line is available Monday through Friday 8a to 8p EST. Counselors can answer questions and provide information about resources and support for Veterans and their caregivers. In addition, you can visit the VA Caregiver Web site at www.caregiver.va.gov to learn more.

Getting Help with Planning

Local Senior Services:

- Your local Senior Services office can give you information about available services in your community.
- For more information and to find the office in your county call 1-877-222-3737 or visit https://www.nj.gov/humanservices/doas/assistance/county-offices/

Elder Planning Professionals:

- There are special professionals called Geriatric Care Managers who can help you plan for the future. They can provide advice and information on financing long-term care and finding the right services. You can search for Elder planning professionals in your area here https://www.aginglifecare.org/

Other Helpful Resources

Longtermcare.gov
NIH Aging in Place Resources
Eldercare Locator

Scan below to view our guide online: