

What Is Long-Term Care?

Long-term care involves a variety of services designed to meet a person's health or personal care needs during a short or long period of time. These services help people live as independently and safely as possible when they can no longer perform everyday activities on their own.

Long-term care is provided in different places by different caregivers, depending on a person's needs. Most long-term care is provided at home by unpaid family members and friends. It can also be given in a facility such as a nursing home or in the community, for example, in an adult day care center.

The most common type of long-term care is personal care—help with everyday activities, also called "activities of daily living." These activities include bathing, dressing, grooming, using the toilet, eating, and moving around—for example, getting out of bed and into a chair.

Long-term care also includes community services such as meals, adult day care, and transportation services. These services may be provided free or for a fee.

People often need long-term care when they have a serious, ongoing health condition or disability. The need for long-term care can arise suddenly, such as after a heart attack or stroke. Most often, however, it develops gradually, as people get older and frailer or as an illness or disability gets worse.

Who Needs Long-Term Care?

It is difficult to predict how much or what type of long-term care a person might need. Several things increase the risk of needing long-term care.

- **Age.** The risk generally increases as people get older.
- **Gender.** Women are at higher risk than men, primarily because they often live longer.
- **Marital status.** Single people are more likely than married people to need care from a paid provider.
- **Lifestyle.** Poor diet and exercise habits can increase a person's risk.
- **Health and family history.** These factors also affect risk.

What Are The Different Types Of Home-Based Long-Term Care Services?

Home-based long-term care includes health, personal, and support services to help people stay at home and live as independently as possible. Most long-term care is provided either in the home of the person receiving services or at a family member's home. In-home services may be short-term—for someone who is recovering from an operation, or long-term for people who need ongoing help.

Most home-based services involve personal care, such as help with bathing, dressing, taking medications, and supervision to make sure a person is safe. Unpaid family members, partners, friends, and neighbors provide most of this type of care.

Are you a [long-distance caregiver](#)? See [When It's Time to Leave Home](#).



Home-based long-term care services can also be provided by paid caregivers, including caregivers found informally, and healthcare professionals such as nurses, home health care aides, therapists, and homemakers, who are hired through home health care agencies. These services include: home health care, homemaker services, friendly visitor/companion services, and emergency response systems.

Home Health Care



Home health care involves part-time medical services ordered by a physician for a specific condition. These services may include nursing care to help a person recover from surgery, an accident, or illness. Home health care may also include physical, occupational, or speech therapy and temporary home health aide services. These services are provided by home health care agencies approved by Medicare, a government insurance program for people over age 65.

Homemaker And Personal Care Services

Home health agencies offer homemaker and personal care services that can be purchased without a physician's order. Homemaker services include help with meal preparation and household chores. Personal care includes help with bathing and dressing. Agencies do not have to be approved by Medicare to provide these kinds of services.

Find a [Medicare-certified home health agency in your area](#).

Friendly Visitor And Senior Companion Services

Friendly visitor/companion services are usually staffed by volunteers who regularly pay short visits (less than 2 hours) to someone who is frail or living alone. You can also purchase these services from home health agencies.



Senior Transportation Services



Transportation services help people get to and from medical appointments, shopping centers, and other places in the community. Some senior housing complexes and community groups offer transportation services. Many public transit agencies have services for people with disabilities. Some services are free. Others charge a fee.

Emergency Medical Alert Systems

Emergency response systems automatically respond to medical and other emergencies via electronic monitors. The user wears a necklace or bracelet with a button to push in an emergency. Pushing the button summons emergency help to the home. This type of service is especially useful for people who live alone or are at risk of falling. A monthly fee is charged.

Long-Term Care Planning

You can never know for sure if you will need long-term care. Maybe you will never need it. But an unexpected accident, illness, or injury can change your needs, sometimes suddenly. The best time to think about long-term care is before you need it.

Planning for the possibility of long-term care gives you time to learn about services in your community and what they cost. It also allows you to make important decisions while you are still able.

People with [Alzheimer's disease or other cognitive impairment](#) should begin planning for long-term care as soon as possible. Learn more about [advance care planning](#).



Making Decisions About Long-Term Care

Begin by thinking about what would happen if you became seriously ill or disabled. Talk with your family, friends, and lawyer about who would provide care if you needed help for a long time. Read about how to prepare healthcare [advance directives](#).

You might delay or prevent the need for long-term care by staying healthy and independent. Talk to your doctor about your medical and family history and lifestyle. He or she may suggest actions you can take to improve your health.

Healthy eating, regular physical activity, not smoking, and limited drinking of alcohol can help you stay healthy. So can an [active social life](#), a [safe home](#), and regular health care.

Making Housing Decisions: Aging In Place

In thinking about long-term care, it is important to consider where you will live as you age and how your place of residence can best support your needs if you can no longer fully care for yourself.

Most people prefer to stay in their own home for as long as possible. Learn about services, products, and resources that can [help older adults stay in their homes](#).

Talking With Your Parents About Long-Term Care

It can be difficult to make the decision about whether you or a loved one needs to leave home. Sometimes, decisions about where to care for a family member need to be made quickly, for example, when a sudden injury requires a new care plan. Other times, a family has a while to look for the best place to care for an elderly relative.

You may have had a conversation with a loved one where they asked you not to “put them” in a nursing home. Many of us want to stay in our own homes. Agreeing that you will not put someone in a nursing home may close the door to the right care option for your family. The fact is that for some illnesses and for some people, professional health care in a long-term care facility is the only reasonable choice.

Making Financial Decisions For Long-Term Care

Long-term care can be expensive. Americans spend billions of dollars a year on various services. [How people pay for long-term care](#) depends on their financial situation and the kinds of services they use. Often, they rely on a variety of payment sources, including:

- Personal funds, including pensions, savings, and income from stocks
- Government health insurance programs, such as Medicaid (Medicare does not cover long-term care but may cover some costs of short-term care in a nursing home after a hospital stay.)
- Private financing options, such as long-term care insurance
- Veterans' benefits
- Services through the [Older Americans Act](#)

We Can Help!

Alzheimer's Orange County

Call 844.373.4400

For more caregiver tips

**Visit us at:
www.alzoc.org/resources**

Information taken from the National Institute on Aging, part of the National Institutes of Health

<https://www.nia.nih.gov/health> | NIH May 2017 | Reviewed by AlzOC May 2022