**Why Everyone Should Plan for Long-Term Care**

Research suggests that most Americans turning age 65 will need some form of assistance with everyday activities, known as long-term care, as they grow older. The amount of care needed will depend on many variables, including overall health, cognitive functioning, and home environment.

Age is a strong predictor of the need for help, and because women live longer on average, they are more likely than men to require long-term care. Regardless of gender, factors such as a disability, injury, or chronic illness also increase the chance that long-term care will be needed. For some people, the need for long-term care may occur suddenly as the result of illness or accident. For others, the need may grow slowly.

Make your decisions about long-term care before you have the need. These three simple steps can help start your planning.

**1. Know what to expect**

Most people know they should save for retirement, but many don’t know exactly what expenses to expect for help with everyday tasks such as bathing, dressing, or eating. While most of this care is provided by family members and friends, sometimes older adults and their families get these services from providers like home health agencies or area agencies on aging. Long-term care insurance can help to cover the cost of professional services provided in the home.

Understanding long-term care is the first step in creating a plan. Key things to know include:

* Most people prefer to receive long-term care at home; their odds of doing so may be improved by making home modifications to reduce the risk of falls.
* A person who lives alone is more likely to require long-term care than one who can rely on a spouse or partner for help with daily tasks.
* Long-term care is expensive and represents a major risk to your retirement savings.
* Medicare does not pay for long-term care services or supports (with some minor exceptions) and neither does your employer-based health insurance or Medigap.
* Many Americans say they do not want to rely on their children for care, but a lack of planning for paid care often leads to exactly that result.

**2. Make your preferences known**

A choice to plan or not plan will likely have a big impact on family and friends who may also be informal caregivers. Statistics show that most long-term care is provided by family members or other loved ones. Research has also shown that caregivers can experience significant stress when they have caregiving responsibilities.

Take the time to make clear your preferences for what kind of help you value most and where you want to receive it. Family and friends will feel better knowing that you are thinking about your needs – and theirs – by planning for long-term care.

**3. Get a plan in place**

Be proactive. Staying at home is great, especially if it has been modified to help you avoid an injury and continue to care for yourself. However, it won’t happen without taking steps to ensure you can get the supports you need. Start thinking about ways to maintain your independence and safety as long as possible within your home and community.

For more information and resources to develop a care plan, visit [longtermcare.gov](https://longtermcare.acl.gov/).