

Planning for Your Future

A Toolkit for Long-term Services and Supports



ADRC
Aging and Disability
Resource Connection
— of OREGON —



Safety, health and independence for all Oregonians

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Welcome!

By reading this toolkit, you've taken the first step toward preparing for the years ahead. Planning for long-term services and supports may seem like a daunting task — but it doesn't have to be. You can secure your future by knowing your options, planning wisely and taking action.

The information and tools in this kit can help you get started.

Remember, it's your future. Own it!

Since 2003, the Administration on Aging and Centers for Medicare and Medicaid Services have promoted Aging and Disability Resource Centers (ADRC) in local communities to help ensure consumer choice and direction for people of all ages and incomes. These resource centers serve as highly visible and trusted places where consumers can find information on the full range of long-term support options and streamlined access to public long-term services and supports programs and benefits.

Since 2008, the State Unit on Aging and Long-Term Services and Supports (SUA/LTSS) has worked with Oregon's Area Agencies on Aging (AAAs) and disability partners to develop and implement the Aging and Disability Resource Connection (ADRC) of Oregon. Oregon's goal is for ADRCs to provide services to all seniors, people with disabilities, their families and caregivers across the state regardless of income. ADRCs' core services are information and assistance, options counseling, care transitions, health promotion, and streamlined eligibility to public programs.

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Some content in this toolkit was adapted from the Texas Long-Term Care Partnership website, www.ownyourfuturetexas.org.



Understanding long-term services and supports

What are long-term services and supports?

Long-term services and supports refer to places, services and products that help you with health and personal care needs over a long time.

Traditional health care services and long-term services and supports are not the same. Health care services focus on preventing and treating medical conditions. Long-term services and supports help you maintain your lifestyle when you may not be fully independent.

There are several types of long-term services and supports

Long-term services and supports may start with an evaluation of your needs. The type of services you receive can vary based on your needs. Examples include skilled care and personal care services.

- **“Skilled care”** means care given by medical staff, such as registered nurses or therapists. A physician must prescribe skilled care.
- **“Personal care”** focuses on helping with your simple everyday activities. Trained professionals or a family member may provide it.



They aren't just for seniors

Most of us think of long-term services and supports as being only for seniors and those in nursing homes. However, that's only part of the story. Many people under the age of 65 receive long-term services and supports. Most people do not receive these services and supports in a facility. Rather, they receive them either in their own home or in a family member's home.

Anyone could need help with everyday routines

Anyone at any age may need long-term services and supports at some point in life. For example, you may be seriously injured or go through a long illness. You could also need help with your normal daily activities such as bathing, getting dressed or getting around the house.

If you become confused or often have memory loss, you may need help preparing meals and eating. Reminders to take medications or getting other support may also help.

Activities of daily living, often referred to as ADLs:

- Bathing
- Dressing
- Using the toilet
- Going to or from the bed or a chair
- Caring for incontinence
- Eating

You need to do your everyday activities to stay independent. Your long-term services and supports needs can be measured by how well you perform these activities of daily living.

Understanding the types of services

Your needs for long-term services and supports will often change over time. For example, early on you may need help once in a while for a few activities of daily living. You may choose to get that help in your own home. Over time, you may need more regular help and choose to live in a licensed facility or other setting. Whatever your needs, more and more options are available for care in homes, communities and facilities.

Community-based services

- **Adult day service programs** provide a variety of health, social and other support services in a safe setting. This is usually during normal business hours.
- **Meal programs** provide meals in group settings.
- **Senior centers** provide many social and educational services.
- **Transportation services** help get people to and from medical appointments, shopping centers and other places.
- **Chronic disease self-management programs** help people learn to better manage ongoing health conditions. Examples are diabetes, heart disease, depression, fibromyalgia and arthritis. These programs can also help you prevent falls and take control of your health and life.

Home-based services

- **Home health care** often includes skilled, short-term services such as nursing or physical therapy. A doctor must order them for a specific condition.
- **Personal care services** provide help with basic activities such as bathing and dressing.
- **Home care and chore services** include activities like meal preparation and routine household chores. These are sometimes called personal care services.
- **Home-delivered meals** are available for qualified individuals.

Facility-based services

- **Adult foster/care homes** are licensed single-family settings with care for up to five people. Adult foster home settings serve a range of needs in a home setting.
- **Assisted living and residential care facilities** are licensed settings providing housing and care services to six or more people. A registered nurse is on staff or under contract. The nurse does not have to be there all the time.

Caregivers do not need to be certified, but they are trained in providing care services.

- **Nursing facilities** give licensed 24-hour supervised nursing care. Licensed nursing facilities' caregivers must be certified as nursing assistants; the State Board of Nursing must approve their training. Nurses and certified nurse aides provide personal, therapeutic and nutritional care.
- **Memory care communities** are secure environments where staff care for people with dementia who have needs that require a more secure setting. Each setting is licensed by the state as a residential care, assisted living or nursing facility. The state also requires memory care facilities to train staff to care for residents with dementia and provide specialized services.



Other resources and supports

- **Alzheimer's disease and other forms of dementia** affect people in different ways. However, all involve memory loss, challenges in planning or solving problems, and difficulty in completing familiar tasks. Services for those touched by dementia include learning about the disease, help in the home and support for family caregivers. Many community services can often be helpful for people to stay safe and as independent as possible.
- **Caregiver support programs** help those who provide support to a family member or friend. Services include education, community support groups and in-home help. Respite services give caregivers a break from their role.
- **Legal assistance** can be critical to planning for and solving problems with long-term services and supports. Oregon private and Legal Aid attorneys can help you establish your legal rights, interests and care choices. Lawyers can also address care-related problems; examples are helping someone whose public benefits have been denied or who has landlord or utility issues.
- **Preventing elder abuse** includes keeping it from happening in the first place. It also means keeping it from continuing. Immediately contact Adult Protective Services or law enforcement if you suspect elder abuse.



Exploring your options for long-term services and supports

Now is the time to think about your options for long-term services and supports, and to talk to your loved ones about what you want.



Thinking about your long-term services and supports options

Talking about long-term services and supports before the need arises makes sense. Yet parents, children, spouses and partners often put it off. Even worse, we remain silent and hope things will work themselves out.

Sound familiar?

Talking about aging, finances and health can be uncomfortable and awkward. They are extremely personal and complex topics. But if you put a plan in place before a crisis occurs, your choices will be clear and likely fulfilled. That plan begins by having honest talks with those closest to you. These discussions can avoid others making important decisions when emotions are high, the choices are confusing and there's little time to carefully weigh all the factors.

Determine what's important to you*

This is one of those rare times when it really is all about you. So first take the time to carefully consider the following questions. If possible, have your spouse or partner do the same. When you're ready, compare your answers. You may be surprised by how similar or different your answers are. That's OK. Finding out where you agree or disagree will help

guide future decisions and planning. Depending on your answers, you may want to consult with an elder law attorney.

A trained options counselor can help with difficult family conversations.

How will you pay for your long-term services and supports expenses?

- Do you have enough savings and resources to pay for your long-term services and supports? Are you comfortable with the impact this may have on leaving an inheritance for your family or providing for them in other ways?
- Would you sell your home to pay for care?
- If needed, could your children help pay for your long-term services and supports expenses? Would you want them to do that? Have you talked with them about this?
- Are you counting on Medicaid? Remember that you may need to spend down your savings and other finances to be eligible for it.

*Questions based on content developed by Marlene S. Stum, Ph.D., Financial Security in Later Life National Initiative Development Team member from Family Social Science, University of Minnesota. Copyright 2002, University of Minnesota Regents. Materials may be copied for educational purposes only.

How will you maintain control of your finances?

- Are you comfortable letting someone else take control of your finances? Who would you ask to do this?
- How important is having the peace of mind that you have planned for your financial needs?
- Would you consider designating a financial power of attorney to manage your finances the way you want?

Talking to your family about your future long-term services and supports needs may seem difficult at first. You'll feel better knowing you're all on the same page — and so will they.

Who will take care of you?

- Is staying at home for as long as possible important to you? If so, would you be comfortable with in-home help?
- Do you expect friends, children or other relatives to help take care of you in your home?
- Would you move in with one of your children or another relative? Have you discussed this with them?
- Would you consider living in a licensed care setting, such as an adult foster home or assisted living?

Bring others into the conversation

Now that you have thought about the basic questions, you are ready to talk with your children, family and others close to you. You will choose who to talk to and what to discuss. The important thing is to start talking. Once you start, you may find that everyone is relieved to talk about it.

How to start the conversation

- Be clear about why discussing the issue is important to you.
- Be prepared. Make sure you've thought through key issues.
- Remember that listening is also part of communication. Recognize that family members' feelings and opinions may differ from yours.
- Look for natural chances to talk. Ask, "What would you have done if you were in that situation?"
- Begin by noting some of your concerns about the long-term services and supports decisions.
- Don't try to tackle too many issues at once. It may be easier to talk a few times.

Your discussions can be the foundation for a long-term services and supports plan. Perhaps your family is not comfortable talking about your long-term services and supports needs. Acknowledge their feelings, share your concerns and perhaps try again later.

How much will services cost?

Of course, no one can predict the future, which makes it difficult to determine how much you may need for your long-term services and supports expenses. But, be as prepared as possible by considering a few factors:

- Your age and gender: The chance of needing long-term services and supports generally increases as you get older. Because women live longer, they are more likely to need long-term care than men.
- Your family history: Have other members of your family needed long-term services and supports? If so, what type and for how long?
- Your current health: Are you in good general health? Do you have any current health conditions that may increase your likelihood for needing long-term services and supports?
- The national average: According to AARP, the average length of a nursing home stay is approximately two-and-a-half years.
- Changing needs: Remember, the amount and type of long-term services and supports you will need often increases over time.
- Your family situation: You might plan for fewer overall long-term services and supports if you have family members or loved ones who agree to provide — even for a limited time — any of the home-based care you need. If you are single, however, you may be more likely to need care from a paid provider.

Type of service	Cost of service (state average)	Anticipated amount of time	Estimated yearly cost of services
Nursing facility	\$7,057 per month	X <input type="text"/> months	= \$ <input type="text"/>
Assisted living	\$4,023 per month	X <input type="text"/> months	= \$ <input type="text"/>
In-home care worker	\$20 per hour	X <input type="text"/> hours per week = \$ <input type="text"/> X 52 weeks	= \$ <input type="text"/>
Adult day services	\$94 per day	X <input type="text"/> days per week = \$ <input type="text"/> X 52 weeks	= \$ <input type="text"/>
Adult foster/care home	\$2,043 per month	X <input type="text"/> months	= \$ <input type="text"/>
Total estimated yearly cost =			\$ <input type="text"/>

Note: The above costs are averages and may be different in your area. Source: Genworth 2013 Cost of Care Survey, 2013 Oregon Medicaid Base Rate + for Adult Foster Homes.

We do not guarantee this worksheet's results or their application to your financial situation. You should seek a qualified professional's advice on financial decisions.

Private options: Your personal finances, assets and more

Now that you have spent some time thinking about your long-term services and supports options and how much your care may cost, it's time to think about how you might pay for your long-term services and supports.

Paying with your personal finances

It's hard to predict if you'll need long-term services and supports. It's also hard to know how much you'll need, what they will cost, and whether family or friends will provide some of the care.

You will likely have to pay for some or all of your long-term services and supports. An increasing number of people are using private financing options to help pay for them.

Personal income and savings

Some people may be able to pay for their long-term services and supports themselves. However, this could divert finances from other vital needs, such as your spouse's living costs. Also consider that at the time you need long-term services and supports, you may not have a source of income other than your savings. If you choose to

Which financing option is best for you depends on many factors:

- Age
- Health status
- Your risk of needing long-term services and supports
- Your personal financial situation

depend on your personal income and savings, there is a chance you may need to turn to loved ones to help with the high cost of long-term services and supports.



Long-term care (LTC) insurance

Long-term care insurance purchased from an insurance company can help you fund your long-term services and supports if needed. Long-term care insurance features and benefits may vary from company to company and by policy. The cost of LTC insurance increases the older you are when you take out the policy. Knowing the types of services you may want or need will help you find the best solution.

In Oregon, long-term care insurance must cover care in a private home, a nursing home, an assisted-living facility and an adult foster care setting. Private health insurance and Medicare usually do not cover the services covered by these plans.

To learn more about long-term care insurance, visit the Oregon Department of Consumer Business and Services Insurance Division website at www.oregon.gov/DCBS/insurance/gethelp/long-term-care/Pages/ltc_faq.aspx. You can find information about Oregon's long-term care qualified partnership program at www.oregon.gov/DCBS/insurance/gethelp/long-term-care/Pages/ltc_partnership.aspx.

Home equity

You may have greatly reduced or paid off your home mortgage by the time you need long-term services and supports. The value of your home may

be more than its original purchase price. If so, there are several ways you can use that equity to pay for long-term services and supports.

Make sure you thoroughly understand the implications of each option and whether it is right for you. Be sure to consult an expert if you have any questions.

Sale of your home

One of the hardest decisions you may face is whether to leave your home and move to a more supportive setting. For example, you may choose to move to a more accessible home or location or a licensed care setting.

Consider several factors as you decide whether staying in your own home makes sense:

- For many people, a house that was ideal 30 years ago may now be too hard to handle alone.
- Suburban and rural elders can feel isolated when driving becomes a problem.
- Older people may hesitate to go shopping or attend social activities if they are in a rundown area.
- It is critical to get good quality, reliable help from family caregivers or paid professionals.

Important considerations

- If you sell your home, you will not be able to pass it on to your heirs.
- The sale price may not be enough to pay for your long-term services and supports needs.
- Market conditions will affect the selling price of your home.
- You may have to pay taxes on the capital gains from the sale of the house. This depends on the sale price compared to your original purchase price and other considerations. Consult your tax advisor for details.



Reverse mortgage

A reverse mortgage is a special type of home equity loan for people aged 62 and older. The

homeowners borrow part of the home's equity. The loan principle and interest are not paid back until the last borrower dies or moves out. You may want to consider this if you plan to live

in your own home a long time. Some features of a reverse mortgage are:

- You receive cash against the value of your home without selling it.
- You choose whether you want to receive a lump-sum payment, a monthly payment or a line of credit.
- How you use reverse mortgage funds is not limited.
- No credit history is required.
- No monthly payments are required.
- The funds you receive from a reverse mortgage are non-taxable. They do not count toward income or affect Social Security or Medicare benefits. They do not count as income for Medicaid benefits eligibility if you spend the reverse mortgage payments within the month you receive them.

For more information, visit the National Council on Aging website at www.ncoa.org/enhance-economic-security/home-equity/. You can download the council's consumer booklet or review commonly asked reverse mortgage questions and answers.

- You continue to live in the home and you retain title and ownership of it. You are also still responsible for taxes, hazard insurance and home repairs. You do not have to repay the loan as long as you continue to live in the home.
- You can use the funds you receive from a reverse mortgage to pay for a wide array of in-home and community services and other expenses. Examples are home repairs and transportation. These services can make it safer and more comfortable for you to live at home. However, these expenses may be more than your reverse mortgage funds.
- You might also want to purchase long-term care insurance. Reverse mortgage funds may not be enough for a married couple to buy both of their long-term care insurance policies or pay for long-term services and supports.

Life insurance

You may be able to use your life insurance policy to help pay for long-term services and supports. Be sure to review your policy carefully and consult with your insurance agent about options.

Annuities and trusts

Another option may be annuities and trusts. Contact your financial advisor to assess this option. If you do not have a financial advisor you can contact the National Association of Personal Financial Advisors. Information can be found online at <http://napfa.org> or by telephone at 1-888-FEE-ONLY (888-333-6659).



Public options: Medicare, Medicaid and more

Medicare

Very few government programs will help pay your long-term services and supports expenses. Those that do have strict eligibility requirements and limits on what is covered.

You should not count on Medicare to pay for your long-term services and supports needs. Medicare pays little or nothing for help with activities of daily living for long periods of time. Medigap insurance (supplemental insurance for Medicare) is not intended to meet long-term services and supports needs; it covers very few long-term services and supports.

For more information about Medicare coverage and costs in your area:

- Visit the official U.S. government Medicare website, www.medicare.gov.
- Call 1-800-MEDICARE (1-800-633-4227) for around-the-clock help on coverage options. TTY users should call 1-877-486-2048. Multilingual counseling is available.

What is Medicare?

Medicare is health insurance for the following:

- People 65 or older
 - People under 65 with certain disabilities
 - People of any age with end-stage renal disease (permanent kidney failure requiring dialysis or a kidney transplant)
-
- Review the Medicare & You handbook online at www.medicare.gov/pubs/pdf/10050.pdf.
 - Visit the Medicare information website sponsored by Oregon Senior Health Insurance Benefits Assistance and Department of Consumer and Business Services at www.medicarestartsat65.org.
 - Visit the Social Security Administration website to apply for Medicare online at www.socialsecurity.gov/medicareonly.

Resources to help navigate Medicare

Senior Health Insurance Benefits Assistance (SHIBA)

Do you need help comparing Medicare medical and drug plan coverage? Senior Health Insurance Benefits Assistance (SHIBA) program counselors give one-on-one help with:

- Selecting a Medicare prescription drug plan
- Comparing Medicare Advantage plans and Medicare supplement plans
- Applying for Medicare savings programs, including Extra Help with Medicare prescription drug coverage.

Call SHIBA toll-free at 1-800-722-4134 or visit the program's website to find a local SHIBA volunteer at www.oregon.gov/DCBS/SHIBA/.

Senior Medicare Patrol (SMP)

The Senior Medicare Patrol (SMP) programs help people receiving Medicare and/or Medicaid avoid, detect and prevent health care fraud. They protect older adults and help preserve the integrity of the Medicare and Medicaid programs.

SMP staff and highly trained volunteers reach out to Medicare beneficiaries in

their communities. Their primary goals are to teach Medicare beneficiaries to:

- Protect their personal identity
- Identify and report errors on their health care bills
- Identify deceptive health care practices such as:
 - Doing illegal marketing
 - Providing unnecessary or inappropriate services
 - Charging for services that were not provided

You can reach the Oregon SMP Program by calling 1-855-ORE-ADRC (1-855-673-2372) or emailing oregon.smp@state.or.us.

Volunteers teach others to protect themselves against fraud. They discuss how to keep Medicare ID numbers safe. They also teach how to examine Medicare summary notices and other explanations of benefits for errors and to report suspicious activity.



Medicaid

Qualifying for Medicaid and Medicaid long-term services

Medicaid can help pay for the cost of things like doctor visits, medical supplies and equipment, and prescriptions. It can help pay for Medicare premiums, co-pays and deductibles. Medicaid can also help with long-term service needs like assistance with activities of daily living at home or in a licensed care setting. You may qualify for a range of Medicaid programs. However, there are strict eligibility requirements.

The eligibility requirements for Medicaid and Medicaid long-term services are very complex. Each program has different requirements for such things as income, resources and cost sharing. The following list touches on some of the requirements. For more detailed information related to your situation, contact the ADRC of Oregon to get connected with someone who can help you.

Eligibility requirements:

- In some situations you may need a determination of disability or be at least 65 years of age.
- Your income must fall within certain limits. Some income may not count toward the income limit if certain requirements are met.

- You may be required to contribute some of your income toward the cost of your care.
- The value of your resources cannot exceed certain limits in some situations.
- You may be penalized if you transfer assets to qualify for Medicaid in some situations. You also cannot have transferred any assets in the 60-month period before you apply. An example could be transferring the title of your home to your child.
- You must require a certain level of help with activities of daily living (ADLs) in order to get long-term services through Medicaid.

Important considerations:

- When an individual dies, the state can recover certain Medicaid benefits it has paid on the person's behalf.
- Tax implications are complex. Consult your tax professional when considering a Medicaid disability trust.
- Getting long-term services and supports through Medicaid can be challenging and expensive for a person who has worked and saved for the future.

For more information, please contact the ADRC of Oregon to get connected with someone who can help you.

Social Security

Social Security can provide you, your spouse and other eligible family members with benefits:

- When you retire
- If you become disabled
- When you die

Social Security benefits planners

Social Security benefits planners help you understand your Social Security protection as you plan for your financial future. Retirement, disability and survivorship planners are available online at www.socialsecurity.gov/planners/.

Visit the Social Security FAQ Web page at www.socialsecurity.gov/faq to find answers to frequently asked questions.

Veterans long-term care benefits

The Department of Veterans Affairs (VA) pays for long-term services and supports for veterans with service-related disabilities. The VA also pays for some other eligible veterans and other health programs such as nursing

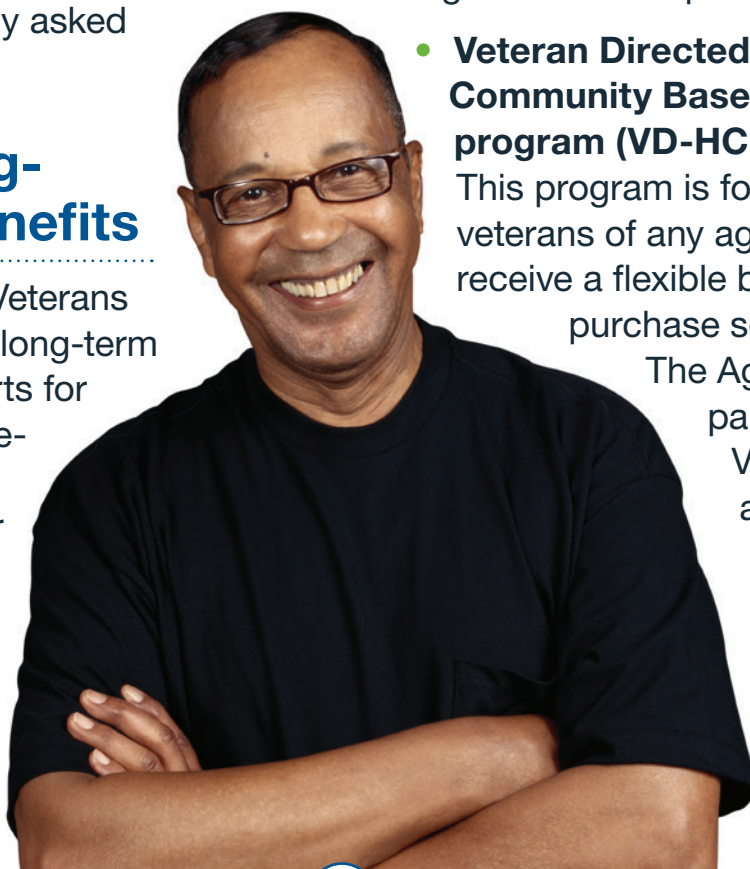
home care and at-home care for aging veterans with long-term services and supports needs.

The VA pays for veterans who do not have service-related disabilities but cannot pay for their care. Co-pays may apply depending on the veteran's income level.

The VA has two more programs to help veterans stay in their homes:

- **Housebound Aid and Attendance Allowance Program** — This program provides cash to eligible veterans with disabilities and their surviving spouses. They can use this cash to purchase a home and for community-based long-term services and supports such as help with personal care and homemaker services. The cash supplements the eligible veteran's pension benefits.
- **Veteran Directed Home and Community Based Services program (VD-HCBS)** — This program is for eligible veterans of any age. Veterans receive a flexible budget to purchase services.

The Aging Network partners with the VA to counsel and support veterans.



Creating your comprehensive long-term services and supports plan

You've talked with your loved ones and considered your options and costs. Now it's time to put together your full plan for long-term services and supports.



Why plan now?

Planning now for possibly needing help in the future will put you in touch with your support, services and care options. Your family and friends will know what you want and ensure your wishes are carried out.

Planning ahead lets you financially prepare for services in your home. You can also plan for other possible housing.

Major reasons why planning today makes sense

Everyone's situation is different. But people have similar reasons to plan. For example:

- Financial security. The high cost of long-term services and supports

can quickly deplete your savings and strain your income. We all want to protect our own and our families' standard of living. No one wants to be a burden to others.

- Leaving a legacy. You may want to pass on an inheritance. The legacy could be the family business, a home, money or other resources. The need for long-term services and supports could affect what you want to leave.

- Freedom of choice.

Freedom is central to personal independence. Making life choices is easier if you know how you will fund them.

- Not depending on government funding. Some people feel they must care for themselves. They do not want any government help to pay for services.

- Peace of mind. Deciding these matters now helps you have peace of mind about the future. It also ensures your wishes are respected if you need long-term services and supports.



Personal planning steps

Here are a few things you should do to get started:

- ✓ Maintain your health and independence.
- ✓ Talk with your family about caregiving.
- ✓ Get familiar with local resources.

Assess your possible need for long-term services and supports

Talk with your doctor about whether you might be more likely to need long-term services and supports based on your medical and family history or lifestyle choices. If necessary, revise the worksheet on page 11 based on this information.

ADRC of Oregon options counselors are available at 1-855-673-2372 (1-855-ORE-ADRC).

Maintain your health and independence

Many people fail to make the connection between healthy behaviors today and their health as they age. Healthy eating, physical activity, mental stimulation and regular health care are key to staying healthy and independent. Learn more online at <https://adrcoforegon.com/plan/healthy-living.php>.

Talk with your family about caregiving

It's estimated that individuals turning 65 today will need up to three years of long-term services and supports. Almost two years of care will be at home. Examples of at-home support include giving medicines, providing transportation, helping with bathing and other personal care, and performing simple nursing tasks.

Ask your family or friends if they could care for you if you became ill or disabled for a long time. Review the tips for talking to your family about long-term services and supports on page 10 of this toolkit. You may also want to review the Caregiver supports section of the ADRC of Oregon website at <https://adrcoforegon.com/explore/caregiver-supports.php>.

Get familiar with local resources

Talk to a local ADRC information and referral specialist or options counselor about your community's resources, services and costs. You can also learn more about long-term services and supports in the "Understanding the types of services" section of this toolkit on page four. You can also search for resources in your community online at <https://adrcoforegon.com/search.php>.

Financial planning steps

Review your current insurance coverage

Most health insurance plans only pay for short-term care needs. Do you know if your current health care insurance would pay if you needed long-term services and supports? Review your policies with your insurance advisor or employer's benefits counselor.

Determine if you can pay for long-term services and supports with your own funds

Perhaps you don't have long-term care insurance or want to pay using your own resources. Would you be able to cover all the costs with your retirement income and savings? Resources could include:

- Social Security
- Pension
- Interest income
- Dividends from investments
- Payments from a 401(k) or IRA
- Cash, savings
- Stocks and bonds
- Your home

Consider how you feel about using your own funds to pay for long-term services and supports.

Understand what's covered by government programs and what's not

Very few government programs will help pay your long-term services and supports expenses. Those that do have strict limits on who is eligible and what is covered. Most people won't qualify for Medicaid for long-term services and supports.

Make sure you understand what long-term services and supports Medicare and Medicaid will and won't fund.

Look for other resources that may cover your long-term services and supports expenses.

Consider all your financing options. This could include long-term care insurance. Make sure you understand all the details, eligibility requirements and costs. It may be best to combine financing options.

Over time, the cost of everything goes up, and long-term services and supports expenses are no exception. In fact, the cost for long-term services and supports may even rise faster than inflation due to the high demand for services by the aging baby boomer generation. You can use the worksheet on the following page as a tool to help get an idea of what long-term services and supports might cost in the future and how you might pay for them.

How will you pay for services?

Step 1: How much will services cost when you need them?

Total estimated yearly service costs (adjusted for future cost if possible) You can use the figure from the “How much will services cost” worksheet on page 11 of the toolkit or you can use the online calculator at http://longtermcare.gov/costs-how-to-pay/costs-of-care-in-your-state/ to estimate adjusted future service costs.	\$ <input type="text"/>
(x) multiplied by	<input type="text"/> years
Total estimated cost=	\$ <input type="text"/>

Step 2: How will you pay for services?

Estimate the financial resources you will have when you may need long-term services and supports. Be sure to adjust these numbers for inflation and the increased value of resources such as home equity or personal savings. Consult a financial professional if you need help with this.

Anticipated resources available for long-term services and supports	Current value What do you think the value is right now?	Future value What do you think the value will be?
Personal savings	\$ <input type="text"/>	\$ <input type="text"/>
Life insurance benefit	\$ <input type="text"/>	\$ <input type="text"/>
Annuity contracts	\$ <input type="text"/>	\$ <input type="text"/>
Home equity	\$ <input type="text"/>	\$ <input type="text"/>
Other funding sources	\$ <input type="text"/>	\$ <input type="text"/>
Total resources available=	\$ <input type="text"/>	\$ <input type="text"/>

Step 3: Will you have enough resources to buy services?

Estimated service costs, adjusted for future cost (from Step 1)	\$ <input type="text"/>
-(minus)	
Total resources available, adjusted for future value (from Step 2)	\$ <input type="text"/>
Difference=	\$ <input type="text"/>

Are your estimated costs greater than your total resources available? If so, consider the steps you can take to plan for the future cost of services. Consult a financial advisor or talk with an ADRC of Oregon options counselor to explore your options and create a plan.

We do not guarantee this worksheet's results or their application to your financial situation. You should seek a qualified professional's advice on financial decisions.

Legal and care planning

Oregonians have several legal tools to help plan for long-term services and supports or health care needs. Preparing documents before you may need them will help make sure your interests and wishes are carried out even if you are not able to make your own decisions.

Put a plan in place for when you may not be able to determine your own medical treatment

Plan for when you may not be able to choose your own medical treatment. This planning should be comprehensive and ongoing. It needs to include your family and friends as well as your health care representative and providers. Planning should reflect your personal values and beliefs. It needs to be flexible if conditions change.

Consider the following:

- **Communication** — Make this the first step. It is critical to think through what you want and your options. Then discuss them with your family and others. This can be difficult and emotional. However, communicating your wishes ahead of time decreases your family's burden and the chance of future conflict.
- **Values and beliefs** — Consider your concerns, values, spiritual beliefs or views.
- **Preferences** — Most people have ideas about how they wish to face death and/or disability. However, they may be uncomfortable discussing them. It can help to talk to someone you trust about your ideas or ask about their experiences.
- **Health care representative** — Decide who you will appoint as your health care representative/decision maker. Select someone you believe respects your values, beliefs and wishes about care. He or she should be able to carry out your wishes, even if they include denying treatment to keep you alive.
- **Help with planning** — Various professionals can help you create an advance directive. Examples include lawyers, social workers and members of the clergy. Some counselors and social workers, especially those in hospice services, are uniquely qualified to help.

It's best to consult an attorney to make sure your care planning wishes follow Oregon law. Some legal tools do not require an attorney but will need your careful consideration.

Protect your finances

You can take steps now to ensure your finances are in the right hands in the future. They include:

- ✓ Developing necessary legal documents
- ✓ Establishing direct deposits so your funds can go where you want them
- ✓ Setting up joint bank accounts so one or more people besides yourself can make decisions about your funds
- ✓ Enrolling in a money management program

Conservatorship

If you do not have a process in place to manage your finances and you become unable to do so, family members or others may have to seek a conservatorship to protect your funds. In Oregon, a court must appoint another person to manage your funds. The conservator can be someone close to you or a professional conservator. These arrangements are often expensive to set up.

Money Management Program

The Oregon Money Management Program is a partnership with Easter Seals Oregon, AARP, local community

service organizations and volunteers. The program supports people with limited income who need help with money management tasks. Trained, supervised volunteers work one-on-one with individuals through three core services: Money Coach, Bill Payer, and Representative Payee. Some services include:

- One-on-one help for those who remain in control of their finances but need help to keep on track. People with limited income and assets are eligible.
- One-on-one help for people who cannot manage their federal benefits. Benefit examples are Social Security, SSA Disability, Veterans, and Railroad Retirement. Volunteers manage these federal benefits on behalf of the person. This makes sure that basic needs are met and funds are protected. People with limited income and assets are eligible.

Call 1-800-556-6020 or email mmp@or.easterseals.com for program information and other options.

Determining how you will pay for your long-term services and supports expenses is a crucial part of creating your long-term services and supports plan, but it's just one of many elements to consider. You should ask questions, educate yourself about local resources and take stock of your personal situation. Do not make any hard decisions until you have done this.

Develop necessary documents

Financial power of attorney

You can complete a power of attorney form to give someone else legal authority over your finances. This authority can be limited or broad. You can note on the form if you are giving it now or in the future. An attorney, stationary store or private online company can supply this form. Be careful: A power of attorney can easily be abused if you do not choose the right person or clearly state your wishes.

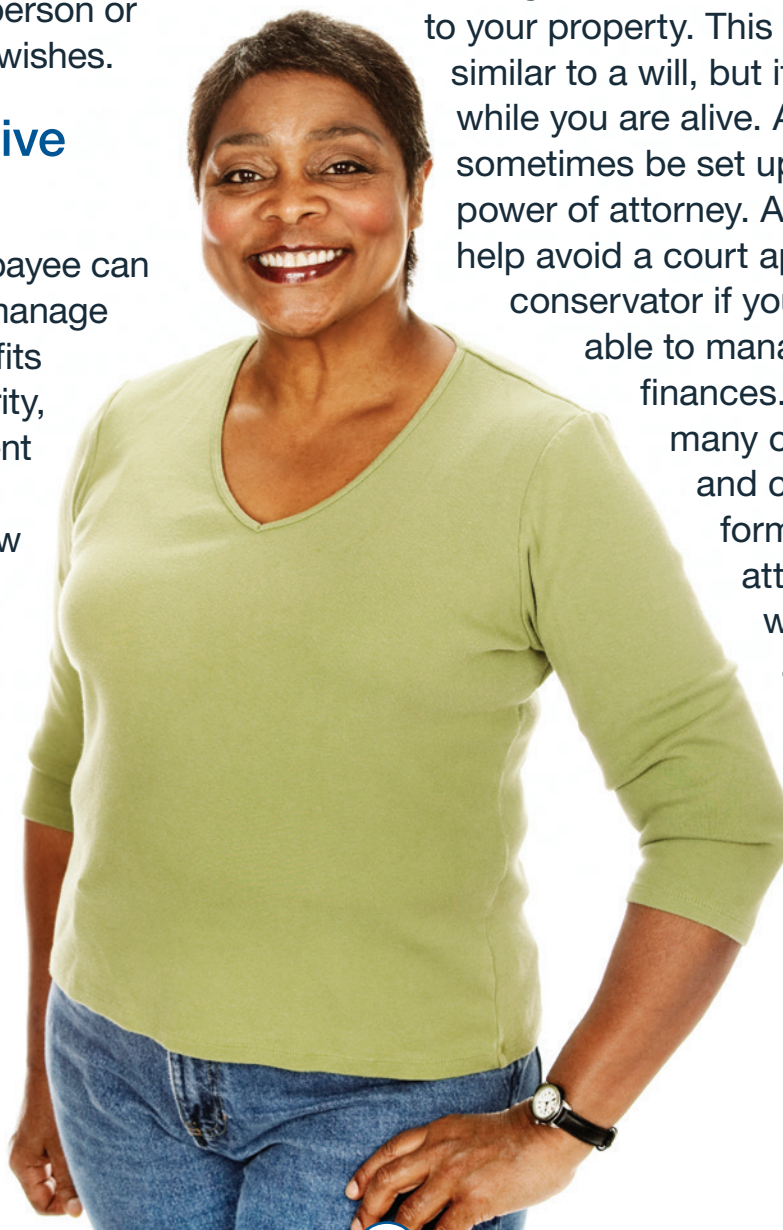
Representative payee

A representative payee can be appointed to manage your federal benefits from Social Security, Railroad Retirement or the Veterans Administration now or in the future. A representative payee who is put

in place now can serve in case you lose the ability to meet your own physical or mental health needs. You or someone close to you must apply directly to the federal agency paying the benefits to officially appoint a representative payee. Note that if you have a power of attorney, that person will not be able to manage these benefits unless the federal agency also approves him or her as the representative payee.

Trust

A trust gives someone else the rights to your property. This document is similar to a will, but it can be used while you are alive. A trust can sometimes be set up instead of a power of attorney. A trust can also help avoid a court appointing a conservator if you later are not able to manage your own finances. Trusts have many other purposes and come in many forms. Consult an attorney if possible when considering a trust.



Advance Directive for Health Care Decisions

You can use Oregon's Advance Directive form to choose a health care representative or to plan health treatment. This document allows you to say ahead of time whether you want medical professionals to continue treatment or remove life support systems if you cannot state what you want. You can have a health care representative make your health care-related decisions if you cannot do so. The Advance Directive form is available online at www.oregonhealthdecisions.org/Images/Dec09/KEYConversations_Sampler.pdf.

Physician Orders for Life-Sustaining Treatment (POLST)

Patients who understand their condition and are at the end of life or who have a terminal condition can discuss their wishes for end-of-life care with a physician. This can result in a standing medical order called a Physician Orders for Life-Sustaining Treatment (POLST). These orders direct other medical professionals to either provide or deny life-sustaining treatments based on patients' wishes. Find more information on Oregon's POLST online at www.oregonpolst.org/.



Housing considerations

Now is the time to think about your changing needs and their effect on where you will live. You may want to stay in your home, move to a new residence or even move in with friends or relatives. These are all viable options.

It may be less stressful to move into a new independent living situation before it is urgent. Some options include a single-level house, condominium, apartment or retirement community.

What to consider if you stay in your home

Most people plan to stay in their own homes for as long as possible.

Some important things to consider include:

- The condition of your home and how much it will cost to maintain
- How accessible your home would be if you become less independent
- The cost of modifications if you need them
- The availability of long-term services and supports in the area

Things to think about in a new independent living situation

Look for design and accessibility features to meet your needs if you become less independent. Consider a single-level house, accessible condominium or apartment, or a retirement community that provides support services such as transportation and housekeeping.

Before you decide to move, also consider:

- Your home's value
- How much equity you have
- The advantages of buying and renting, and related tax and legal issues
- Whether this will be a short- or long-term move

Other independent living options

- **Living with others** often involves moving in with an adult child. Sometimes part of the first floor can be made into a suite or a private apartment can be added.
- **Sharing a home** with non-family members is growing in popularity. Several programs around the

country match homeowners with tenants. The programs look for different generations, draw up rental agreements and settle possible disputes.

- **55+ active-adult communities** offer resort-style amenities but no support services. Some require that you buy a home or condo. Others offer rental housing.
- **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. Volunteers often provide the services.
- **Retirement communities** and senior apartments are for people who can live on their own. However, they want services such as maintenance, housekeeping and group dining.
- **Government-supported housing** is for mature people and people with disabilities with limited incomes and assets. Some facilities also provide meals, transportation and social programs. Waiting lists are common. Contact your local housing office for more information. They are available online at www.oregon.gov/ohcs/ or by telephone at 503-986-2000.

Review the facility-based care options on page six or view the facility-based services and supports section of the

ADRC of Oregon website at <https://adrcoforegon.com/explore/in-a-facility.php> to learn about options in Oregon.

Home modifications

Some changes may need to be made to a home for you to continue to live independently and safely. Changes range from small ones like adding assistive technology to much larger projects such as making structural changes.

Some changes could include:

- Adding grab bars
- Adding ramps
- Replacing twist-water faucets with levers
- Changing to door handles instead of knobs
- Converting a downstairs room to a bedroom
- Widening hallways

Visit the consumer help section of the Oregon Construction Contractors Board website at www.oregon.gov/ccb/Pages/consumer_help.aspx for information on hiring a contractor for these changes.

The AARP Home Fit Guide also offers various tools such as home livability and safety checklists, universal design features, and information on how to hire a contractor. It is available online at www.aarp.org/livable-communities/info-2013/aarp-home-fit-guide-aging-in-place.html.

For more information and assistance

Visit www.adrcforegon.org. At the ADRC of Oregon website, you'll find additional information and tools, including a searchable database of resources available in your local area, checklists and tools to help you choose a facility or decide on a service option, interactive cost calculator worksheets, and much more!

Long-term services and supports information

National Clearinghouse for Long-Term Care Information

www.longtermcare.gov

202-619-0724

Oregon Medicaid program information

Aging and Disability Resource Connection of Oregon

www.adrcforegon.org

1-855-673-2372 (1-855-ORE-ADRC)

Medicare information

www.medicare.gov

1-800-Medicare (1-800-633-4227)

Services for those who are aging or have a disability, and their caregivers

Aging and Disability Resource Connection of Oregon

www.adrcforegon.org

1-855-673-2372 (1-855-ORE-ADRC)

Oregon Department of Human Services, Aging and People with Disabilities Program

www.oregon.gov/DHS/spwpd/

1-800-282-8096

1-800-282-8096 (TTY)

Oregon Department of Human Services, Developmental Disabilities Program

www.oregon.gov/DHS/dd/

1-800-282-8096

1-800-282-8096 (TTY)

Local Centers for Independent Living

www.oregon.gov/dhs/silc/Pages/services.aspx

1-855-673-2372 (1-855-ORE-ADRC)

Local Area Agencies on Aging (AAA)

www.oregon.gov/DHS/spwpd/Pages/offices.aspx

1-855-673-2372 (1-855-ORE-ADRC)

Administration on Aging

www.aoa.gov

202-619-0724

Eldercare Locator

www.eldercare.gov

1-800-677-1116

Family Caregiver Alliance

www.caregiver.org

1-800-445-8106

Legal rights and consumer protection information

Oregon Department of Justice, Consumer Protection

www.doj.state.or.us/consumer

1-877-877-9392

Oregon Insurance Division, Department of Consumer & Business Services

www.insurance.oregon.gov

1-888-877-4894

Oregon legal aid services and programs

oregonlawhelp.org or check your local phone book

Legal aid public benefits hotline:

1-800-520-5292



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**To access the ADRC of Oregon,
please visit ADRCofOregon.org or
call us toll free at 1-855-ORE-ADRC (1-855-673-2372).**

**This document is available on the ADRC of Oregon website at
<https://adrcoforegon.com/downloads/ADRC-planning-toolkit.pdf>.**



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