

The person needing assistance may be a senior (someone 65 or older) or someone with a disability or temporary or long-term health issue. In any case, explore what is available before a crisis hits and become aware of the options and cost for when needs change.

Make a plan and write down your resources. Go ahead and make contact with those that can help. The point is that there are a variety of services available from government, non-profit and for-profit entities to help people age with dignity and cope with difficult life-health events but for serious conditions, one will probably need assistance which is all part of the aging process.

The first questions are: Where does the person want to live? What can they afford?

And realistically, how much assistance from others do they need to have a safe and active lifestyle?



Stay living at home

- If a person lives in a private residence or apartment and wants to age-in-place.
- Be open to having in-home care assistance as needs change & learn about at home Hospice.
- Note that full-time in home care can cost as much as living at an Assisted Living.
- Are you a senior and a Veteran? - If so, learn about Aid & Attendance
- **Learn about:**
 - Call Reassurance
 - Hospice at Home
 - Medical Alert Solutions
 - Reverse Mortgages
 - Transportation & More



Move to senior housing

- Explore senior housing options before you have to make a move.
- The Genworth website lists the national average for Assisted Living at \$4,300 per month for 2020.*
- Discuss the long term costs in regard to, *"if needs change and the person needs a higher level of care, will there be money to pay for those services?"*
- Understand your financial situation in regard to affordable housing options and Medicaid spend-down.
- *Note that Medicare does not pay for senior housing.*



Live with family or friend

- Care is the solution of multi-generational housing where the senior lives with an adult child and their family and ages in place.
- Or two or three unrelated active seniors can share a home, expenses and offer companionship, but they need to discuss what will happen when needs change.
- **Learn about:**
 - Call Reassurance
 - Home Modification
 - Hospice at Home
 - Medical Alert Solutions
 - Reverse Mortgages
 - Transportation & More



Higher level of care needed

- Higher levels of care such as skilled nursing are expensive. Genworth reports that the national average for nursing care in 2020 for a semi-private room was \$7,756 monthly.*
- Families need to be aware of the cost of skilled nursing and have a discussion before need arises about skilled nursing costs and how to pay for it.
- Consult an elder law attorney experienced in financial management and Medicaid spend down.
- ***Source: Genworth 2020**
<https://www.genworth.com/>

Visit [SeniorsResourceGuide.com](https://www.seniorsresourceguide.com) to find more resources and services for older adults