

Planning for Long-term Care: Tools for Taking the First Step

Starting to plan for your retirement can be daunting. Luckily, organizations and government agencies offer resources to help. Use this guide to find tips and tools you can use throughout your planning process:

To Figure Out Your Finances

When it comes to planning for aging services, saving for it now just makes “sense.” The following Web sites include information you can use to make the most of your resources:

- **Financial Planning Resources:**

- National Association of Personal Financial Planners:
<http://www.napfa.com>
- The Financial Planning Association:
<http://www.fpanet.org>
- Financial Planner Diagnostic Checklist
<http://www.napfa.org/consumer/FinancialPlanningDiagnostics.asp>
- Financial Planner Client Rights
<http://www.cfp.net/learn/knowledgebase.asp?id=13>

- **Other Tools and Fact Sheets:**

- Retirement Strategies for All Ages
<http://www.fdic.gov/consumers/consumer/news/cnfall05/retirementstratallages.html>
- Money Management Quiz for Older Adults and Their Families
<http://www.fdic.gov/consumers/consumer/news/cnfall05/test.html>

To Locate Legal Advice

The following Web sites feature information you can use to locate a lawyer who can assist in your long-term care planning process:

- American Bar Association/State Bar Association Listing:
<http://www.findlegalhelp.org>
- American Bar Association Commission on Legal Problems of the Elderly
Law and Aging Resource Guide:
<http://www.abanet.org/aging/resources/statemap.shtml>
- National Academy of Elder Law Attorneys Consumer Registry:
<http://www.naela.com/Applications/ConsumerDirectory/index.cfm>

To Explore Long-term Care Insurance

Having a long-term care insurance policy may be a great way to help you pay for care and services you deserve as you age. Visit these Web sites to learn to find the right policy for you and your loved ones:

- Long-term Care Insurance Basics
<http://www.ltcfeds.com/start/aboutltci.html>
- Guide to Long-term Care Insurance
<http://www.ahip.org/content/default.aspx?bc=41|329|450>
- Long-term Care Insurance Premium Calculator
https://www.ltcfeds.com/ltcWeb/do/assessing_your_needs/ratecalc

To Discover Your Needs and Preferences

The field of aging services features dozens of types of care and services. These Web sites include information about them that you can use to develop a better sense of what you want and what you can afford.

- Types of Aging Services
http://www.aahsa.org/consumer_info/how_to_choose/services_available.asp
- Glossary of Aging-Services Terms
<http://www.longtermcareliving.com/glossary/>
- Since Your Care ® Guides from Metlife
<http://www.metlife.com/Applications/Corporate/WPS/CDA/PageGenerator/0,4132,P8900,00.html>

To Find a Provider Near You

These Web sites feature directories of aging-services providers that you can search by geography or type of care and services offered.

- Eldercare Locator
<http://www.eldercare.gov/Eldercare/Public/Home.asp>
- Nursing Home Compare
<http://www.medicare.gov/nhcompare/home.asp>
- Centers for Medicare and Medicaid Services
<http://www.medicare.gov>
- American Association of Homes and Services for the Aging
http://www.aahsa.org/consumer_info/homes_svcs_directory/default.asp
- The Commission on Accreditation of Rehabilitation Facilities Accredited Facility Directory
<http://www.carf.org/consumer.aspx?Content=content/about/providerlist.htm&ID=6>
- Assisted Living Federation of America
<http://www.alfa.org>
- Extended Care Information Network
<http://www.extendedcare.org>

- Alzheimer's Association Care Finder
<http://www.alz.org/carefinder/index.asp>

To Learn about Government Programs and Benefits

When it comes to planning for your later years, the government does offer programs and services you may want to consider. Visit these sites to learn more about them:

- Area Agencies on Aging
<http://www.n4a.org>
- Medicare
<http://www.medicare.gov>
- State Government Programs for Seniors
<http://www.opm.gov/insure/ltc/states.asp>
- Benefits Check Up: A program designed to connect seniors with private or government programs that help them pay for prescription drugs, health care, utilities and other needs.
<http://www.benefitscheckup.org>