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Do You Have a Senior Care Plan?

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Right at Home

These days, people are living a lot longer and in better health than they used to. As a result, many people put off thinking about the care they might need as they get older. Experts in the senior care industry advise, however, that the better prepared you and your family are before the need for care arises, the less stress everyone will feel when that time comes.

There is no crystal ball that can tell families when they or a senior loved one may need help, or even how much help they will need. The best thing families can do before the need becomes a reality is to sit down and discuss senior care options and requirements, and then research the options that fit their desired lifestyles.

A recent survey commissioned by MetLife found that nearly two-thirds of Americans don't have enough understanding about long-term care options to make a decision about their needs. More than half of the respondents aged 40 to 70 associated long-term care with nursing homes alone.

Families should be mindful of various scenarios when developing their senior care plans. Natural changes associated with aging, such as diminished eyesight and physical strength can mean that routine tasks can become more difficult. Some seniors might live too far away from family and friends who could lend a hand. For those seniors, there are community-based programs and services that can aid seniors

in accomplishing daily living activities with just a few hours of help per week.

Some seniors are afraid to admit they need help because they assume they will end up in a nursing home. However, just by contacting a local office on aging or in-home supportive care agency, seniors can get the help they need to continue living independently at home.

There are some situations when extra care for a senior may be helpful in the short term. Families should plan for what they would do if their elderly loved one breaks a wrist or sprains an ankle and needs a few weeks to recover.

Another situation families should be prepared for are major health changes that may require seniors to be cared for in a facility that provides more intensive supervision or skilled nursing care. Strokes, heart attacks and serious accidents can happen suddenly. Having a good idea of the quality and capabilities of the facilities in your area ahead of time and a plan in place to deal with this type of scenario can help ease your decision-making process during these very stressful times when a decision needs to be made quickly.

Being prepared to handle care decisions before the need arises ensures that you and your family can receive the care you desire and deserve on your terms. Know all your options by gathering information on all the types of care available in your area. This will help you meet both your short- and long-term care needs and provide your family peace of mind.