

# Guide to Long-Term Care

What you need to know to get started with home care for a longer period of time.

Everyone wants to live where they feel comfortable, safe, and supported. For most people, that's in their homes. But when you or a loved one needs a little extra help with daily tasks, medication management, or home safety, VNS Health has options for you.

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## What Is Long-Term Care?

Long-term care is a type of home care with the goal of allowing you or your loved one to live independently at home for as long as possible.

It can include medical care, personal care, mental health care, and other support services that you or your loved one might need.

Long-term care encompasses everything from companionship for seniors to coordinated care for someone who needs extra support over an extended period to stay out of the hospital.

It's important to know that private insurance (such as, from an employer) and Medicare rarely cover long-term care. VNS Health offers several payment options, including paying privately and private long-term care insurance. We also work with many Medicaid Managed Long Term Care (MLTC) plans.

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## Evaluating Your Needs

Long-term care can benefit people at any stage in their life if they need a little extra help to enable them to live independently.

Long-term care might be a good option if:

- Your loved one struggles with everyday tasks like cooking, bathing, or dressing.
  - Your loved one has a disability, and additional support could make living on their own easier or possible.
  - You are worried about your loved one being on their own — but you don't need or want to move them to a nursing home or assisted living facility.
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## Long-Term Care Services

Long-term care can include many different types of services to fit your or your loved one's needs.

### Care Plan for Your Unique Needs

When it comes to long-term care, our goal is to help your loved one live safely and independently at home for as long as possible. One key member of VNS Health care teams is a care manager, who can assess your loved one's needs and develop a unique plan just for them.

They will work with you, your loved one, and your loved one's physicians to determine the best services and schedule to meet their needs.

### Support with Personal Care Needs

To live independently at home, your loved one may require additional help with day-to-day tasks. Their long-term care plan will include a home health aide that can offer this help.

Home health aides can help your loved with personal care tasks such as:

- Bathing
- Shaving
- Grooming
- Brushing teeth
- Getting dressed

Long-term personal care services can also include things like help preparing meals, help getting to and from appointments, and reminders to take medication. (Home health aides cannot give medication.)

## **Coordination of Care**

If you or your loved one needs ongoing care and monitoring, VNS Health may be able to help.

Our care management team can provide ongoing care and monitoring to people who wish to live safely at home. Care management, sometimes called care coordination, helps to keep people with multiple chronic conditions and complex medical and social needs out of the hospital.

All the care VNS Health provides is coordinated. Our care teams meet frequently to ensure that everyone involved with your loved one's care is on the same page.

Your loved one can keep all of the doctors they already have, and a care manager will work with their doctor to make sure their care plan meets all of their needs.

## **Answers to Medical Questions 24/7**

In addition to the support you receive in your home from your VNS Health care team, you also have access to our round-the-clock helpline for any questions as well.

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## **Payment Options**

When it comes to paying for long-term care, you may have a lot of questions. Understanding what the options are and what they mean can help you choose what works for you and your family.

The VNS Health team can help you find an option that fits your needs.

# Important Definitions

**Managed Long Term Care:** A Medicaid plan designed for people who want to remain in their own homes and communities but need help with daily activities such as bathing, dressing, walking, and preparing food.

**Long-Term Care Insurance:** Coverage for home care or personal care services for adults 65 years and older.

**Care Management:** Team-based care, offered through certain health plans, for people who have multiple medical conditions and complex care needs.

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## Your Care Team

Many people make up your or your loved one's [care team](#). Our job at VNS Health is to connect you to the individuals who can best support you and your family's health needs.

Some people that might be on your care team are:

- Your Own Physician
  - Private Nurse
  - Medical Social Worker
  - Care Manager
  - Home Health Aide
  - Your Own Family
  - Home Care Nurse
  - Physical Therapist
  - Caregivers
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## What to Expect

What happens during your first visit will depend on the kind of care you or your loved one is receiving.

The first visit is also a good opportunity to ask any questions you might have about the schedule or services. Take this time to get to know the visiting nurse and the home health aide because they will be important parts of your care team.

You will be given an admission packet that includes information about VNS Health, services provided, your rights as a patient, and various consent documents and other paperwork to sign.

**Test test test**

## **Guide to Paying for Care**

[Learn More ?](#)