



What is Long Term Care?

- ✚ Long term care involves a variety of services designed to meet a person's health or personal care needs that are expected to be over a long period of time. These services help people live as independently and safely as possible when they need assistance completing everyday activities.
- ✚ The most common type of long-term care is needing help with everyday activities, also called "activities of daily living". These activities include bathing, dressing, eating, using the bathroom, and moving around.
- ✚ People often need long-term care when they have a serious ongoing health condition or disability. Long term care needs can arise suddenly, such as after a heart attack or stroke. It can also develop gradually as people get older or as an illness or disability gets worse.

How do Long Term Care Services get paid for?

- ❖ Private Pay (using income or savings to pay for services)
- ❖ Private Long Term Care Insurance (see specific Policy for eligibility details)
- ❖ Veteran's benefits (contact Dane County Veteran Service Office for details)
- ❖ Home and Community Based Waiver Medicaid (Publically Funded Long Term Care Programs)

*Medicare provides limited coverage for care primarily related to recuperating from an illness or injury. Medicare only pays for skilled nursing care and medically necessary services on a short term basis. Some Medicare Advantage Plans may offer extra benefits for Chronically Ill Individuals. Check with your Advantage Plan (if applicable) for more information.