

## Guide to Long-Term Care Planning **WHERE TO START**

Client First Health Solutions suggests the People, Places and Things Approach to long-term care planning. This is a simplified way to start your thinking, and our team of experts are also happy to help facilitate this dialogue with you and loved ones. Often individuals avoid planning because it seems overwhelming and tedious, this is a normal reaction.

Use these simple guidelines and focus on the satisfaction and peace of mind you will have once you are moving forward to formulating your plan for health and financial longevity.



### PEOPLE

Who are the important people in your life? Think of those such as a spouse, a life partner, your children, siblings or even your parents, and how they would be impacted if you face a chronic health crisis.

- What would the negative impact be on their lives, and what would they have to offer regarding your care?
- Could they offer physical care, supportive household tasks such as grocery shopping, meal preparation, housekeeping, or driving you to medical appointments?
- Could they offer financial support to cover your bills or care taking expenses?

Most importantly, what things that you listed would you WANT them to do? Remember to include any community groups that you may be a part of, such as your church or spiritual community and how they could be a resource for you in a time of need.



### PLACES

First think of places tied to the significant people that are in your circle. Do they live nearby, or are they far away? Physical distance plays a large role in what types of support they will be able to offer.

Secondly in regard to places, start to think about where you would like to receive long term care if you were faced with a health crisis. Is it a priority for you to stay in your home as long as possible? Does the idea of an assisted living community that offers levels of care appeal to you?

When you start to think of nursing facilities, think of whether you'd prefer a private room as opposed to a shared room. Think of the location of what town or city you'd like be in for convenience for your loved ones, or possibly financial reasons.



### THINGS

Think about your current and anticipated financial situation. Make a list of income sources, financial savings which include retirement and investment accounts, and your assets such as a home, properties, autos, life insurance, and planned funeral funds. Make sure to note if you have disability insurance that could be a source of income or an existing long term care policy that would cover care for a chronic condition.

The more detailed the better, however if the details are overwhelming you and making you avoid this part, then remember that some information is better than none! Any step towards planning is a step forward.

