



**NEWS**

**June 10, 2008**

Contact: Laurie Petrie, Communications Director, 513-345-3393

Event has information for Boomers and their parents

**Planning can prevent long-term care crisis**

Many people learn about long-term care the hard way – when they or a loved one need care, and quickly. Often, that’s when they discover:

- Long-term care is expensive and options may be limited, especially if they haven’t planned ahead.
- Insurance coverage through Medicare is very limited and short-term.
- There are many complex issues to be sorted out; it can be very stressful and confusing

To help people avoid this situation and raise awareness about the importance of planning for long-term care, Council on Aging is presenting ***Own Your Future, a long-term care planning forum.***

**Information and experts will be available between 5 and 7 p.m. on Wednesday July 2 at the Mason Community Center, 6050 Mason-Montgomery Road.**

**The event is free and open to the public. A free booklet and CD: “Ohio: Own Your Future, a Planning Guide for Long-term Care” will be available.**

**For more information, call 513-345-8643 or visit [www.help4seniors.org](http://www.help4seniors.org)**

In late April, Gov. Ted Strickland kicked off Ohio’s *Own Your Future* campaign by sending letters to 1.7 million households with a resident between the ages of 45 and 65. The message: “The good news is that by creating a plan for your future, you can control how and where your long-term care needs will be met and help prevent a crisis for you and your family.”

The campaign is in partnership with the U.S. Department of Health and Human Services and is targeted at Boomers who should plan early for their own eventual care needs or who may be caring for or concerned about their aging parents.

The July 2 event will open with remarks by Barbara Riley, Director of the Ohio Department of Aging, and Mary Jo Hudson, director of the Ohio Department of Insurance. Both will talk about the risks of not planning for long-term care and the advantages for those who take the time to learn about the options available.

Participants may then visit information tables on a variety of themes, including:

**Preventing long-term care** - Representatives from Hamilton County Public Health on lifestyle planning, health and wellness (staying active and healthy, preventing falls, Active for Life classes, exercise)

**Legal and estate planning - Representatives** from ProSeniors on advance directives (Living Will, Durable Power of Attorney, etc.) and selecting a nursing home

**Financial planning** – Experts on Medicare and Medicaid from Council on Aging, Ohio Department of Insurance and Ohio Seniors Health Insurance Information Program

**Long-term care insurance** – Ohio Department of Insurance information to help you determine whether this is right for you and what it might cost

**Housing assistance-** Representative from Consumer Credit Counseling Service with information on reverse mortgages; Information from Council on Aging on home safety modification program and other assistance

**Long-term care options: staying at home and community-based services** – Representatives from Council on Aging with information on free and affordable home-care services, assisted living, long-term care consultations; and caregiver education and support

**Senior Centers** – Representatives from Partners in Prime, Inc.

### **Facts about long-term care**

- **Long-term care is the type of help you need when you're not able to perform daily activities by yourself**, such as preparing food or eating, dressing, bathing, managing medications, and handling personal paperwork.
- **Long-term care can take place in a variety of settings:** home; a community setting such as adult day center; assisted living facility; congregate living options; and nursing homes.
- **Long term care may not be long term.** You may just need help for a few months – say, while recovering from surgery.
- **The need for long-term care is a normal part of aging. Among those turning 65 now, nearly 70 percent will need some form of long-term care before they die.** Twenty percent will need it for more than five years. This includes informal care, paid home care, nursing home care and assisted-living facility care.  
Source: National Investment Center for the Seniors Housing & Care Industry
- **Consumer surveys show that many people don't realize that health insurance, Medicare and disability coverage do not pay for most long-term care services.**
- **Planning is especially important when a person has too much money to qualify for Medicaid (the government health insurance program for the poor), but not enough to pay for what could be a decade or more of care.** Costs can be high for long-term, low-tech care. Medicare (government-backed health insurance for those ages 65+) covers only short-term rehabilitation.

- **Most people are not prepared to be caregivers**, but often find themselves suddenly thrust into the role when an older loved one becomes ill. They face a complex array of issues related to housing, insurance, financial and legal needs, not to mention the daily care required.
- **Your Area Agency on Aging is an excellent place to start your search for help and information.** Council on Aging of Southwestern Ohio is the Area Agency on Aging serving Butler, Clermont, Clinton, Hamilton and Warren counties. Services include free Long-term Care Consultations which help families plan for care and learn what help is available.

### **About Council on Aging**

Council on Aging of Southwestern Ohio (COA) is a nonprofit organization dedicated to enhancing the quality of life for older adults and their families.

Since 1974, COA has been designated by the state of Ohio as the Area Agency on Aging for Butler, Clermont, Clinton, Hamilton and Warren counties. COA plans, coordinates, funds and administers programs for an area that is home to more than 252,000 adults age 60 and older.

COA promotes choice, independence, dignity and well-being of older adults through a range of services that help them remain in their homes for as long as possible.

One call to COA links people to the wide variety of agencies, information and programs that serve older adults.

### ***For Answers on Aging:***

Council on Aging of Southwestern Ohio  
175 Tri County Parkway, Cincinnati, OH 45246  
513-721-1025 Toll-free 1-800-252-0155  
E-mail: [info@help4seniors.org](mailto:info@help4seniors.org).  
Website: [www.help4seniors.org](http://www.help4seniors.org)