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What to Consider When Choosing Long-Term Care for Your Loved One

Choosing to put a loved one into a long-term care facility can be a difficult decision, but this change can also be a positive change for everyone involved. As you explore your options, here are some considerations that you should keep in mind.

Consider Your Loved One's Needs

Make a list of your loved one's current needs, considering both their physical and mental capabilities. This can include assistance with daily tasks such as remembering to take medication, [preparing meals](#), getting dressed, or using the bathroom. You should also take note of any other services your loved one may want to have taken care of, such as laundry and basic cleaning, sorting through mail, or being driven to appointments or social events.

Figure Out Financing for Long-Term Care

You also need to consider what [finances](#) your loved one currently has available. You have several sources you may be able to utilize to help pay for their care.

Consider selling your loved one's home. The proceeds from the sale can help cover the costs of assisted living or a nursing facility. If you are considering this option, you will need to add in realtor fees, average sale prices, closing costs, and any outstanding balance on the mortgage. You can use an online estimator to get a [ballpark idea](#).

Medicaid and Medicare can help in some cases, such as paying for skilled nursing care in some situations or hospice care. There are several benefits available to veterans and some life insurance policies can be converted to pay for long-term care. If purchased ahead of time, long-term care insurance can be used to pay for assisted living.

Choose the Right Level of Care

Some care facilities are highly specialized, while others are more general. There are many types of care. [Assisted living facilities](#) are often ideal for seniors who only need light care and monitoring to perform everyday activities. While most facilities provide meals, cleaning, and other basic care tasks, only some provide nursing services. Many of these facilities have a range of living situations for seniors, including private rooms.

[Memory care](#) facilities are specialized homes for those with memory issues, such as Alzheimer's disease or dementia. These often are well secured, and seniors are monitored more consistently.

Combined facilities are a lot like assisted living homes. They provide different types of care depending on their [resident's needs](#). This is sometimes called a step up or step down facility. These homes are designed to alter services and living space as your loved one's situation changes.

Skilled nursing facilities are residences that provide full care, including incontinence care, three meals a day, activities, nursing care, and much more. They offer a wide range of services, including transport to and from doctor appointments or an on-staff doctor. Like memory facilities, this option offers 24/7 monitoring and skilled nursing services.

Do Your Research

It is extremely important to consider the reputation of the care facility you are considering. Make sure to visit the facility, paying attention to cleanliness, staff courtesy, and any potential [violations](#).

Make sure to [ask questions](#) during your visit. It helps to make a list ahead of time, including the staff-to-patient ratio and the range of services. Visit often to spend some time with your loved one and ensure his or her needs are still well met.

Putting a loved one into a care facility is a huge decision, and it's one that you shouldn't make without learning more about your loved one's needs. Take your time and make sure you pick the right option for you and your loved one.