

# Living with Dementia: Planning for Your Care

If you're worried about your memory or have Alzheimer's disease or dementia, planning for the care you may need in the future can help you:

- Make decisions about your own care.
- Tell others what you want and what is important to you; this can give you and them peace of mind.
- Make plans about your money to protect yourself and others.

There is help available to you in planning for your care. This guide can help you learn about types of care and where to get more information.

## What care is available?

Many people living with dementia need help with daily activities like making meals, shopping, dressing, and bathing.

There are many types of care and services:

### 1 Unpaid or paid home care

People living with dementia often get help from family and friends. There are also people who are paid to help. Both unpaid and paid caregivers can help with things like:

- Daily activities, personal care, and medical care
- Keeping you company
- Bathing, eating, dressing, and other personal care needs
- Taking medicine
- Making your home safe, such as putting in bathroom grab bars
- Housekeeping, shopping, and cooking
- Getting to places you need to go



## What care is available? *(continued)*

### **2 Home health care**

Paid professionals—like nurses, dietitians, physical therapists, occupational therapists, and speech therapists—who come to your home to help with health needs.

### **3 Adult day programs**

A place to go during the day to do exercise, social activities, arts, entertainment, and counseling.

### **4 Assisted living**

A place you live that provides meals, activities, housekeeping, and some help with personal care such as dressing, bathing, and toileting. Some assisted living residences have memory care for people living with dementia.

### **5 Memory care**

A place you live that focuses on helping you live with dementia comfortably and safely.

### **6 Nursing home**

A place you live that provides 24-hour nursing care, meals, activities, housekeeping, therapies, and help with eating, dressing, bathing, and toileting. Some nursing homes have memory care for people living with dementia.

### **7 Hospice and palliative care**

Care that helps make you more comfortable and provides emotional and spiritual support to you and your family, including end of life care. Hospice and palliative care are often provided in your home, but can also be in a nursing home or any other place you live. Services may include nursing care, pain management, counseling, and personal care.

## How can I find good care?

There are many resources to help you learn about and choose care providers.



### General information and resources

- [The National Elder Care Locator](#) (800-677-1116) can help find services such as in-home services, home repair, meal delivery, and support groups.
- Geriatric care managers can help find resources, find care options, and help you and your family make decisions. [What Is a Geriatric Care Manager?](#) by The National Institute on Aging gives more information.

### Home care

- [Home Health Compare](#) has information about the quality of care provided by Medicare-certified home health agencies.
- [Choosing an In-Home Care Provider](#) by the Alzheimer's Association covers the types of in-home services and questions to ask.

### Adult day services

- [Choosing a Center](#) by the National Adult Day Services Association helps you find an adult day center near you. It also helps you know how to choose an adult day center.

### Assisted living and nursing homes

- [Choosing a Residential Care Facility](#) by the Alzheimer's Association gives information on independent living, assisted living, nursing homes, and memory care units.
- [Nursing Home Compare](#) has information about the quality of care provided by Medicare and Medicaid certified nursing homes.

### Hospice care

- [How Hospice Works](#) has information on how to get hospice care and what is paid for by Medicare.

### U.S. Department of Veterans Affairs services

- [Home and Community-Based Services](#)
- [Residential Settings and Nursing Home Care](#)
- [Paying for Care](#)

## How much does care cost?

Different care options can have very different costs. Costs can also be different because of where you live. To learn more about services near you and costs, contact the [Eldercare Locator](https://eldercare.locator.gov/) (800-677-1116).

## How do I pay for care?



- **Medicaid.** This government program is for people who need help paying for care. Not everyone qualifies for Medicaid. There are limits on how much money and property you can own. The rules are different in each state, but overall, this program
  - Pays for some home care services, nursing home care, and hospice care.
  - May pay for adult day services or assisted living.
  - Allows a husband or wife to keep some money to meet their needs.
- **Medicare.** This insurance program is for people 65 years and older, and for adults with some disabilities. This program
  - Pays for some home care services and hospice care.
  - May pay for nursing home care for a short time after you have been in the hospital.
- **Long-term care insurance.** Private long-term care insurance policies can help pay for some types of care. Many policies will pay for care for only a certain amount of time. You may not be able to buy this kind of insurance after you have a dementia diagnosis.
- **Veterans' benefits.** The [VA](https://www.va.gov/) may pay for nursing home care, adult day services, or home care for veterans or their surviving spouses.
- **Other community programs and services.** There may be other services provided at low or no cost in your area. Contact the [Eldercare Locator](https://eldercare.locator.gov/) (800-677-1116) to learn more.
- **Out of pocket.** Some services may not be paid for by other sources. You may need to pay with your own money.

The National Alzheimer's and Dementia Resource Center (NADRC) developed this resource at the request of the Administration for Community Living (ACL). This resource is intended to support the work of ACL's grantees and others who deliver programs to support people living with Alzheimer's disease and related dementias and their caregivers. The NADRC's full array of dementia related materials and resources can be found at <https://nadrc.acl.gov/>.