

Share:    

What Is Long-Term Care?

Long-term care involves a variety of services designed to meet a person's health or personal care needs when they can no longer perform everyday activities on their own. This article provides an overview of long-term care planning, services, and costs, as well as other resources.

Who needs long-term care?

Many people will need long-term care at some point. However, it can be difficult to predict how much or what type of care a person might need.

The need for long-term care can arise suddenly, such as after a heart attack or stroke. More often, however, the need for long-term care develops gradually. People require more care as they get older and frailer or as a serious, ongoing illness or health condition gets worse.

Healthy habits can reduce the risk of many diseases and may help delay or prevent the need for long-term care. Good nutrition, regular physical activity, not smoking, and limited drinking of alcohol can help you stay healthy. So can an [active social life](#), a [safe home](#), and regular health care. Talk to your health care provider about your medical and family history and lifestyle. They may suggest actions you can take to improve your health.

The Caregiver's Handbook

Explore this guide to getting started with caregiving, finding support, and taking care of yourself.

Download or order for free



What are the different types of long-term care services?

Long-term care involves a wide variety of support services to help people live as independently and safely as possible. It is provided in different places by different caregivers, depending on a person's needs.

Home-based care

In many cases, long-term care is provided at home by informal caregivers, such as family members, friends, and neighbors. Most home-based care services involve personal care — help with everyday activities, also called “activities of daily living.” These activities include bathing, dressing, eating, and taking medications, as well as supervision to make sure a person is safe.

Home-based care can also be supplemented by formal caregivers who are paid for their services. These caregivers include nurses, home health care aides, therapists, and other professionals. They can help older people with many aspects of health care, including giving medications, caring for wounds, helping with medical equipment, and providing physical therapy.

Get detailed information about [in-home support services](#), including suggestions for arranging them, information about costs, and additional resources.

Community and residential care

Some aspects of long-term care can be provided in a person’s community, such as in an adult day care center or senior center. Care in these settings may include meals, exercise, social activities, personal care, and transportation. These services may be provided at no cost or for a fee.

Long-term care can also be given in a [residential facility](#), such as assisted living or a nursing home. Some facilities offer only housing and housekeeping, but many also provide personal care, social and recreational activities, meals, and medical services. Some facilities offer special programs for people with [Alzheimer’s disease](#) and other types of [dementia](#).

Finding long-term care services

To find out what long-term care services are available in your area, visit the [Eldercare Locator](#) or call 800-677-1116. This service connects older Americans and their caregivers with trustworthy local support resources.

Your local [Area Agency on Aging](#), local and state offices on aging or social services, or your tribal organization can also recommend services. These organizations will be familiar with resources available in your community and may have tips for accessing them.

Health care providers and social workers may also have suggestions. If you belong to a religious community, find out

whether it offers services for older adults or ask for guidance from your pastor, rabbi, or other religious leader.

Long-term care planning

The best time to think about long-term care is before you need it. Planning for the possibility of long-term care gives you and your family time to learn about services available in your community and what they cost. It also allows you to make important decisions while you are still able.

Begin by thinking about what would happen if you became seriously ill or disabled. Talk with your family, friends, and lawyer about who would provide care if you needed help for a long time and what kind of care you would want. People with [Alzheimer's disease](#) and other types of [dementia](#) should begin planning for long-term care as soon as possible. Read more about [advance care planning](#).

Most people prefer to stay in their own home for as long as they can. Staying in your own home as you get older is called "[aging in place](#)." But living at home as you age requires careful consideration and planning. There may come a time when it's no longer safe or comfortable to live alone. Be realistic and plan to revisit the decision as your needs change over time.



[Read and share this infographic](#) about home safety tips for older adults.

Talking with an older adult about residential care

Deciding whether and when an older adult should move from their home is often difficult and emotional. Some people choose to move to a long-term facility because they can't or don't want to manage their home any longer. Others may not want to move but find that they need more assistance and hands-on care.

To start the conversation, find out about the available housing options so you can discuss them together. Some families and caregivers find that a meeting or conference call is a good way to talk through the pros and cons of each option. The goal is to come up with a plan that works for everyone, especially the older person.

If a move becomes necessary, look for resources to help the person handle the transition. These may include counseling and support, guidance from health care professionals, and suggestions from your local senior center or [Area Agency on Aging](#).

Paying for long-term care

Long-term care can be expensive. How people pay for care depends on their financial situation, their eligibility for assistance programs, and the kinds of services they use. People often rely on a variety of payment sources, including:

- **Personal funds**, including savings, a pension or other retirement fund, income from investments, or proceeds from the sale of a home.
- **Federal and state government programs**, such as [Medicare](#), [Medicaid](#), and the [U.S. Department of Veterans Affairs \(VA\)](#). Visit [USA.gov](#) for more information about government programs for health care and financial assistance.
- **Private financing**, including long-term care insurance, reverse mortgages, certain life insurance policies, annuities, and trusts.

Learn more about [paying for long-term care](#).

You may also be interested in

- Finding out the [signs that an older person needs help](#)
- Reading about [services for older adults living at home](#)
- Learning [how to find long-term care for a person with Alzheimer's](#)

Signup for e-alerts about healthy aging

*Email Address

Subscribe

For more information about long-term care

Eldercare Locator

800-677-1116

eldercarelocator@USAgings.org

<https://eldercare.acl.gov>

LongTermCare.gov

202-619-0724

aclinfo@acl.hhs.gov

<https://acl.gov/ltc>

USAgings

202-872-0888

info@uasgings.org

www.usaging.org

This content is provided by the NIH National Institute on Aging (NIA). NIA scientists and other experts review this content to ensure it is accurate and up to date.

Content reviewed: October 12, 2023

[Return to top](#)

Newsletters

Sign up to receive updates and resources delivered to your inbox.

Sign up

nia.nih.gov

An official website of the National Institutes of Health