

Title:

Long term assistance guide

Word Count:

626

Summary:

Long term care basically relates to the care or assistance that is needed when the individual is rendered incapable of taking care of his own self. The people who have taken retirement from their work and are dwelling on petite pensions most often constitute this category.

Keywords:

care,giver,long term care,term,chronic

Article Body:

Long term care basically relates to the care or assistance that is needed when the individual is rendered incapable of taking care of his own self. The people who have taken retirement from their work and are dwelling on petite pensions most often constitute this category.

Human life is always standing at threshold of tomorrow. One stage of this precarious life is followed by the other and there comes a stage in everybody's life when he needs special attention, love, care and assistance. But unfortunately, this does not happen for people today are so badly engrossed in their own lives that the old and suffering are most often neglected without a second thought. However, some non-government organizations and the government have taken the onus to help out such people in the time of maximum need.

The Family Factor

The family of the individual who is seeking long term care plays an undeniably crucial role. The long term care patients are generally gripped by some major illness, diseases like Parkinson, Alzheimer etc that make you an oblivious and inattentive individual. There are also cases of life time ailment due to unfortunate accidents that cause spinal cord failure and the like, in other words complete bed rest. Initially the families of such patients readily provide all the assistance. They employ themselves as far as possible in giving the best care to the patient. But the problems come in the long run when the family

members have to pay heed to their own jobs. It becomes very problematic for some of the families to take care of the patient then. The amount of daily expenditure is also a chief source of problems. It becomes difficult especially for a middle class family to spend regularly on the prolonged, at times everlasting ailment of one of the member. Not just this but generally it is found that several other disputes start blooming in this grim scenario.

'Prevention is better than cure', abiding by this wise proverb many families get the medical insurance etc. done for each and every member. This offers them great financial backing by the government. While many a well to do families provide long term care via their own personal savings. This enables them to spend whatever amount they want according to their requirement without clarifying and waiting for the external agency to help.

The Role of Government

The government of each country facilitates assistance to the long term care patients. The government care is meant especially for those who have not been able to make any good savings and purchase insurance policies throughout their life due to low salaries. The Veteran's Administration (VA) is meant to provide care to all the veterans and their partners. The veterans taken care of are mainly the former prisoners of war, those with diminished income and the ones who become disabled due to their service. The Medicaid, a joint federal and state venture seeks the nursing of the elderly patients who need long term care. There is also the National Council on Aging working in the area of providing online help to the elderly, informing them about what kinds of benefits are meant for them. This nonprofit organization presents a list of around 1300 programs which are divided from state to state.

The Personal Planning

It is always prudent to accumulate your own money that can be used in case of any emergency. This farsightedness can make your and your family's future happier even in the worst situations. Money is needed in all walks of life. Even if you save a single penny a day since childhood, it will be a great help in the long run. So, it is better to be wise today than to regret tomorrow.