



# SENIOR LIVING

## How to prepare a home for elderly residents

Upon reaching retirement age, new retirees may face decisions regarding their living arrangements. Some seniors may opt to stay put, while others may want to downsize their homes to save money and relieve themselves of the burdens of maintaining larger homes.

But those are not the only situations seniors find themselves in. Some seniors realize they can no longer care for themselves without assistance. In such instances, seniors may opt for assisted living facilities or choose to move in with a relative, such as a grown son or daughter. While assisted living facilities are designed to meet the needs of the elderly, young men and women welcoming seniors into their homes may need to take on some home improvement projects to ensure their homes are as safe as possible for elderly residents.

- Convert a room on the first floor into a bedroom. While this may not apply to all seniors, some men and women struggle with stairs as they age, and that can make it difficult for them to fully participate in a household. Homeowners with an extra room to spare can convert a room on the first floor of their homes into a bedroom so seniors won't have

to climb up and down stairs throughout the day. That ease of accessibility to the primary floor of the house encourages seniors to be active participants in a household. If possible, choose an area that is close to a first-floor bathroom.

- Take steps to make bathrooms safer. The National Institute on Aging says that more than one in three seniors over age 65 fall each year, and 80 percent of those falls take place in the bathroom. Slippery tile floors can make it difficult for seniors to navigate bathrooms safely, and bathtubs and shower stalls present additional challenges. Install grab bars on bathroom walls and next to toilets to provide support. In addition, consider installing a shower chair or bench and removable shower nozzle in the shower or tub so seniors can sit down while they bathe and rinse without having to stand up on slippery surfaces. Make sure any mats around bathtubs and sinks are nonskid to reduce the risk of falls even further.

- Install an extra phone line or two. While kids and adults between the ages of 18 and 50 may never use the landlines in their homes, many seniors still rely on traditional telephones as their

primary means of communicating with the outside world. Install extra landlines in your home, including in seniors' bedrooms, so they can more readily access the phone should they fall and need to call for emergency help. Phones in seniors' bedrooms may also provide some additional privacy to seniors who don't want to carry on phone conversations in busy areas of the home, such as the kitchen or living room. Such lines may also reduce feelings of isolation.

- Prioritize accessibility when storing items. When storing groceries, books, magazines, or other items seniors are likely to use, choose locations that are accessible to seniors. Avoid storing items on the top shelf of pantries, bookcases or entertainment centers, as seniors with limited mobility may not be able to reach them.

Many seniors move in with their adult children to make their golden years safer and more enjoyable and manageable. Such a change in living arrangements may necessitate some changes on the part of homeowners so they can ensure their homes are safe for seniors.



## The basics on long-term health insurance

Various insurance plans protect individuals from financial calamity. Insurance works by requiring policy holders to pay a premium. In the event of an accident or incident, a claim can be filed and the insurance company will reimburse the person for expenses, minus the deductible.

Health insurance is one type of insurance that people have to manage their health and well-being. There's also another, perhaps lesser-known insurance that can prove invaluable. It is called long-term care insurance.

Long-term care insurance, or LTCI, is an insurance product that is found primarily in the United States, Canada and the

United Kingdom. LTCI generally covers assisted living needs, home care, hospice care, adult daycare, and other requirements of senior living and/or health management. People who invest in LTCI are planning ahead for the times when they may no longer be able to care for themselves without assistance. LTCI will help offset the ever-rising costs associated with specialized senior housing and nursing facilities.

Traditional healthcare insurance and government-sponsored plans (i.e., Medicare in the United States) will not pay for daily, extended care services. The AARP notes that these other plans may only cover a short

stay in a sub-acute rehabilitation center or nursing home, or pay for a limited amount of at-home care. LTCI can help families finance the cost of medical care when all other options will not.

LTCI should be looked into early in life, as policies often cost less if purchased when one is younger and in good health. People in poor health or already receiving long-term care services may not qualify for LTCI outright. But there are some workarounds, including buying a limited amount of coverage or coverage at a higher "nonstandard" rate. Some policies do not require medical underwriting, and these may be advantageous to people with preexisting health

conditions.

When shopping for policies, look into how long LTCI will pay. Some policies include limits on how long or how much providers will pay for care, with some plans maxing out at two to five years. Other policies may not implement a term limit.

Speak with a tax specialist as well, as premiums paid on a long-term care insurance product may be tax deductible.

Long-term care insurance is a way for individuals to finance the often expensive costs for medical services that may be required as one ages.



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