

- Senior Services
- Care Planning Books
- Care Planning Councils
- Resources for Seniors
- Support & Marketing Tools
- Organize a Local Council



Providers and Professionals,

Do you help aging seniors and their families?

[Get a Listing on this Site](#)

- ### Senior Services from our Members
- > Adult Day Care Services
 - > Alzheimer's Facilities & Care
 - > Assisted Living Facilities & Care
 - > Care Manager / Geriatric Care
 - > Elder Law
 - > Eldercare Agencies & Associations
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 - > Guardian / Fiduciary Services
 - > Health and Wellness Services
 - > Home Care Services
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 - > Life Insurance Services
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 - > Mediation Services (Family & Elder)
 - > Medicaid (Medi-Cal) Planning
 - > Medical Alert & Home Safety
 - > Medical Equip & Assistive Tech
 - > Medicare Planning
 - > Nursing Home Facilities
 - > Placement Management Services
 - > Relocate / Real Estate / Downsizing
 - > Retirement Communities with Care
 - > Retirement / Financial Planning
 - > Reverse Mortgage
 - > Specialized Elder Care Services
 - > Tax, Debt, & Bill Paying Services
 - > Transportation (Elderly & Disabled)
 - > Trust Administration & Planning
 - > Veterans Benefits

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National Care Planning Council (NCPC)

"We are the most comprehensive resource for Eldercare, Senior Services and Care Planning anywhere. We publish [articles](#), [books](#), and [guides](#) to help you learn how to meet the needs of seniors. The [providers and services](#) listed under "[Senior Services](#)" are here to help with any retirement or eldercare need." - Thomas Day, Director



VETERANS BENEFITS

Learn how to receive additional income from VA Benefits to help pay for home care, assisted living, or nursing care.



SENIOR SERVICES

Find companies and individual providers in your area who can help your family with senior care and long term care planning.



CARE PLANNING BOOKS

Find books written by the NCPC to help you plan for and fund the final years of life or learn how to obtain government benefits.



SUPPORT AND TOOLS FOR PROFESSIONALS

The following were created for [professionals](#) working in the eldercare industry.

Life Resource & Retirement Planning System - New!
Life Resource Planning will guide your clients while they prepare for their final years of life. Our online questionnaire's will produce PDF Surveys for your clients to help them plan for long term care, access government benefits, find sources of funding, set aside money for death benefits, preserve assets, and plan for Medicaid.

Successful Senior Marketing
The tools and training in the [Successful Senior Marketing System](#) are designed to provide

ELDER CARE ARTICLES, NCPC BLOG, & DAILY NEWS



Government Only Pays for Only about 16% of Long Term Care NCPC - Article | by Thomas Day | April 2, 2019

Government programs such as Medicare, Medicaid and the Veterans Administration will cover the cost of long-term care under certain conditions. Medicare will cover rehabilitation from a hospital stay or limited care at home if there is a skilled need. The Veterans Administration will cover the cost of nursing home care if the veteran is at least 70% service-connected disabled. The VA will also cover other forms of home-based or community-based care if there is a medical need. [Continue Reading...](#)

What Are the Medical Care Decisions Prior to Death? NCPC - Article | by Thomas Day | February 26, 2019

No one in this country dies from old age. In the mid-1950s, "old-age" was discontinued as a cause of death on all US death certificates. The assumption was that old age itself was not a disease but contributed to life-threatening disorders that were the ultimate reason for death. [Continue Reading...](#)

Why Do You Need to Review and Update Your Beneficiary Arrangements? NCPC - Article | by Thomas Day | November 5, 2018

Beneficiary designations at death take precedence over the provisions of a will or trust. Regardless of the planning that has been done for distribution of the estate, if there is a designated beneficiary or beneficiaries, that person or persons will receive the asset at death. These beneficiary provisions have from time to time been challenged in court. [Continue Reading...](#)

Veterans Service Officers

List of [State & County Veterans Service Officers](#).

Join the NCPCC



[Become a member](#) of the National Care Planning Council. [Click here](#) to learn about the benefits of membership.

Books for Care Planning



Find [books](#) provided by the National Care Planning Council written to help the public [plan for Long Term Care](#) or obtain government benefits like [Medicaid](#) or [VA Pension](#).

State Councils

The National Care Planning Council has organized [State Care Planning Councils](#) across the country. Currently we have councils in the following states:

[Alabama](#), [Arizona](#), [Arkansas](#), [California](#), [Colorado](#), [Connecticut](#), [Delaware](#), [Florida](#), [Georgia](#), [Idaho](#), [Illinois](#), [Indiana](#), [Iowa](#), [Kansas](#), [Kentucky](#), [Louisiana](#), Maine, [Maryland](#), [Massachusetts](#), [Michigan](#), [Minnesota](#), [Mississippi](#), [Missouri](#), [Nebraska](#), [Nevada](#), [New Jersey](#), [New Mexico](#), [New York](#), [North Carolina](#), [Ohio](#), [Oklahoma](#), [Oregon](#), [Pennsylvania](#), [South Carolina](#), [Tennessee](#), [Texas](#), [Utah](#), [Virginia](#), [Washington](#), [West Virginia](#), and [Wisconsin](#).

A state care planning council is a one-stop source of community providers and advisers who help aging seniors and their families deal with eldercare needs. State councils also provide a platform for local area planning groups – local care planning or elder planning councils – who are senior service providers and advisers. These local councils offer educational workshops in the community, and a variety of local senior services through a single contact.

you with several ways to promote your services, make group presentations in your community, and organize a local care planning council of professionals.

Local Planning Councils

Build a team to promote and market your council services in your community.

Support for Those Who Help Veterans

Get accredited, stay accredited, and help veterans and their families apply for benefits from the Dept. of Veterans Affairs.

- [VA Accreditation Study Material](#)
- [CLE Course to Maintain VA Accreditation - Now Online!](#)
- [Phone Coaching / Support](#)
- [Book: "How to Apply"](#)

Some Ideas on How to Avoid Probate

[NCPCC - Article](#) | by Thomas Day | August 14, 2018

Probate avoidance is not as important as it used to be because of the many states that are bypassing the formal probate process with simplified options. But there are still a number of states that have not provided relief from the high cost and time involved. In addition, even in those states where it is simplified, it is much easier to avoid the process altogether. [Continue Reading...](#)

Elder Mediation Services

[NCPCC - Article](#) | by Thomas Day | July 20, 2018

It is amazing how quickly formerly cordial relationships between family members will sour when the family has to deal with care of elderly parents or inheritance at their death. Sometimes the consequence of dealing with the final years of elderly parents can break families apart and create long lasting animosity. [Continue Reading...](#)

Guide to Long Term Care Planning



This section, called the [Guide to Long Term Care Planning](#), contains books, articles, and free non-commercial resources which will help you with your long term care planning needs.

Below are 34 in-depth chapters, totaling over 690 printable pages, covering all areas of long-term care planning, or as it's more commonly called, elder care planning.

National Care Planning Council Books

The National Care Planning Council is a leader in providing [books](#) on timely subjects for long term care planning. Below are five of our popular books.

["How to Deal with 21 Critical Issues Facing Aging Seniors"](#)

["How to Apply for Department of Veterans Affairs Benefits"](#) (2019 Edition)

["The 4 Steps of Long Term Care Planning"](#)

["Protect Assets from Nursing Home Costs"](#)

About Long Term Care

The need for [long term care](#) arises when an individual requires from someone else, assistance with medical care, daily activities, comfort, supervision or advice. Most long term care is provided by family members.

[Read the Article: About Long Term Care](#)
[Lists of Eldercare Services in Your Area](#)
[Find a State Care Planning Council](#)

About Caregiving

[Caregiving involves](#) two groups of people who provide long term care. Roughly 60% of all care is provided by family members who receive no pay for their time. These folks are usually called informal caregivers. The balance of care is provided by

Long Term Care Benefits for Veterans

Long term care benefits include services from [VA Health Care](#), from [state veterans homes](#) and disability income programs such as Compensation or the [Aid and Attendance Pension benefit](#).

[Request Help from a Veterans Advocate](#)
[Senior Veterans Service Alliance](#)
[List of VA Medical Centers and Clinics](#)
[List of VA Cemeteries](#)
[List of State Veterans Nursing Homes](#)
[List of State and County Service Officers](#)

Links to LTC News and Interviews

These are links to online [news](#) sources and to online magazines that deal with long term care issues. We also provide a number of radio interviews dealing with long term care issues. These are interviews with experts in the field.

[Go to News and Interviews](#)
[About Long Term Care Link \(the NCPCC\)](#)
[National Care Planning Council Articles](#)

Need for Long Term Care Planning

Even though long term care can be the greatest crisis an elderly person can experience, there is an appalling lack of preparation among older Americans. Scarce government funds and changing demographics make the need for planning even more critical than ever.

formal caregivers who are volunteers or paid professionals.

[Read the Article: About Caregiving.](#)
[Find a Professional Advisor](#)

About Long Term Care at Home

Roughly 70% of all long term care is provided in the home primarily by a spouse, a daughter or daughter-in-law. More family caregivers are in the workplace or live far away and are finding it difficult to care for loved ones at home. Help is available in a number of ways.

[Article: About Long Term Care at Home](#)
[Find Home Care Services](#)
["The 4 Steps of Long Term Care Planning"](#)

About Home Telehealth

[Home Telehealth](#) is a useful home care service for rural areas where distances are great and nurses and aides find it difficult to visit patients. The home Telehealth patient uses vital sign monitoring attached to a computer and consults with the home care personnel over the phone and using the computer to feed information.

[Read the Article: About Home Telehealth](#)
[Find Telehealth Services](#)

About Adult Day Care

[Adult day care](#) services have been around for about 30 years but providers have found it difficult to stay in business and families seem reluctant to use the services. This is unfortunate because this service can help people stay in their homes longer by providing medical care and giving care givers a rest. Next year Medicare may start paying for these services as an alternative to home care and this will give this industry a shot in the arm.

[Read the Article: About Adult Day Care](#)
[Find Adult Day Care Services](#)
[Find Similar Services](#)

Retirement & Care Communities

Many active seniors are selling their homes and using the equity to purchase a retirement living arrangement on the seashore, in the mountains, in the desert or in the South where it's warm. Some seniors find new living arrangements that offer various degrees of eldercare. This article examines the various retirement living arrangements for the elderly.

[Article: Retirement & Care Communities](#)
[Find Retirement & Care Communities](#)

About Assisted Living

[Article: Need for Long Term Care Planning](#)
[Find a Long Term Care Planner](#)

7 Steps of Long Term Care Planning

Planning for long term care is a process for two generations. As a general rule, the older generation completes seven logical steps in this process. For a generation preparing for retirement the seven planning steps occur in phases before and after retirement.

[Article: 7 Steps of Long Term Care Planning](#)
[Find Eldercare Services in Your Area](#)
[Read our new book about these steps](#)

Knowing Who to Contact for Help

Most family caregivers simply don't know where to turn for help and advice. This is the largest article on the site and covers 11 vital services that all families should consider using. Many of these services go unused, simply because of lack of knowledge. In most cases, these services could save time, money and caregiver stress.

[Article: Knowing Who to Contact for Help](#)
[Lists of Senior Care Services in your Area](#)

Paying the Cost of Care

Having money to pay for long term care when the time comes is probably the most important part of the planning process. For a younger generation, long term care insurance makes the most sense. For the older generation that hasn't provided funds for care, there are other options that might be available. But they never work as well as the insurance. This article also examines the past and future effect of inflation on various care services.

[Read the Article: Paying the Cost of Care](#)
[Find a Professional Advisor](#)
[Request Help from the NCPC](#)

Long Term Care Insurance

This is the most in-depth and comprehensive treatment of [long term care insurance](#) available anywhere; either for sale or for free. For those of you who want all the details, including numerous charts, this is the article for you. Estimates are that costs for this insurance are going up about 12% a year for the same buying age. You should not delay buying.

[Read the Article: Long Term Care Insurance](#)
[Find a Long Term Care Insurance Specialist](#)

Wills, Trusts & Powers of Attorney

Prior to [assisted living](#), elderly people who could not remain in their homes for various reasons had to go to a nursing home for care. Assisted living is an alternative that provides a more homelike environment, a more stimulating atmosphere and is generally about 60% of the cost of a nursing home.

[Read the Article: About Assisted Living](#)

[Find Assisted Living](#)

[Find Alzheimer's Facilities & Care](#)

About Nursing Homes

For many care recipients long term care is an evolving process of losing more and more physical or mental capacity. A [nursing home](#) is usually the last stop in this process. The nursing home is equipped to handle medical problems, disability and in some cases behavior problems that cannot be handled by any other provider. Because there are now so many other options for care prior to a nursing home, the trend is that residents on average are much sicker and older than in the past.

[Read the Article: About Nursing Homes](#)

[Find Nursing Homes in Your Area](#)

[Find Alzheimer's Facilities & Care](#)

About Hospice Care

[Hospice](#) care is a valuable service and generally under used except for terminal cancer patients. Hospice allows for compassion and dignity in the process of dying. Most families wait too long to have their doctor prescribe hospice from Medicare. It should be considered at an earlier stage.

[Read the Article: About Hospice Care](#)

[Find Hospice Care](#)

About Medicare & VA Long Term Care

[Medicare](#) provides limited coverage for home care and for nursing home rehabilitation from a three day hospital stay. If the patient is not recovering, Medicare eventually quits paying. Medicare also covers hospice care. The VA will also cover limited home care, assisted living and nursing home care under certain conditions. In addition many states have VA state nursing homes.

[Article: Medicare & VA Long Term Care](#)

[Book: "How to Apply for Veterans Benefits"](#)

[List of VA State Nursing Homes](#)

[Find a Veterans Benefits Consultant](#)

About Medicaid Long Term Care

[Medicaid](#) provides nursing home coverage for elderly people over age 65 and for younger disabled people on SSI. Except for 13 states that test for income, in all other states, a person can

This article discusses estate planning strategies for the elderly. This is not legal advice and an attorney should be used to prepare these documents. Many elderly fail to provide these documents for their family and when the time for care comes, family are scrambling to try and straighten out the mess.

[Article: Wills, Trusts & Powers of Attorney](#)

[Find an Elder Law or Estate Attorney](#)

[Find a Trust Administrator](#)

Medicaid Planning

[Medicaid planning](#) has gotten a bad name because a handful of practitioners have abused the system and taken unfair advantage of taxpayers. But Medicaid planning is really a useful strategy and is typically used to save what few assets are remaining for Medicaid spend down and to provide adequate income for the healthy spouse at home. Medicaid often robs the healthy spouse of a quality standard of living by not allowing enough needed assets and income.

[Read the Article: Medicaid Planning](#)

[Find a Medicaid \(Medi-Cal\) Planner](#)

[Find Medicare Plans](#)

Using Life Settlements

The [life settlement](#) and a related product called a viatical allow an investor to free up cash for an individual by investing in that person's death. The investor purchases the individual's life insurance policy for less than value and then recoups the investment plus interest with the death payout when the insured dies.

[Read the Article: Using Life Settlements](#)

[Find a Life Settlement Specialist](#)

Using a Reverse Mortgage

After 15 years, [reverse mortgages](#) are finally starting to catch on. A reverse mortgage (Home Equity Conversion Mortgage) allows someone to tap the equity in his or her home and use it for anything. There are no income or credit requirements for this loan. It's the same as any other loan -- you own the title and the bank holds a lien. There is no requirement to make payments while you are alive and still living in the home.

[Read the Article: Using a Reverse Mortgage](#)

[Find a Reverse Mortgage Specialist](#)

[Request Help](#)

Using a Care Manager

Elder or geriatric [care managers](#) are invaluable in helping family caregivers cope with the burden of caregiving. Everyone should use a care manager when the time for care comes. Unfortunately it's

receive Medicaid nursing home if assets are less than \$2,000 and income is not sufficient to pay the full cost of care. Medicaid will make up the difference. Medicaid waivers are used to cover home care and assisted living services in all states. But in many states nursing homes are favored over these waiver programs.

[Article: About Medicaid Long Term Care](#)

[Find a Medicaid Planner](#)

[Find an Elder Law Attorney](#)

About the National Aging Network

The [national aging network](#) was created by the Older Americans Act of 1965. It is administered by the Administration on Aging and by state aging departments. On a local level, services are offered through 655 area agencies on aging scattered all over the country. Its purpose is to provide a wide range of services to support Americans age 60 and over in the community and keep them out of nursing facilities. The aging network is the largest single provider of aging services in the country, utilizing 29,000 service providers and over 500,000 volunteers.

[Article: About the National Aging Network](#)

[List of State Aging Units & Area Agencies](#)

[Find a State Care Planning Council](#)

Depression in Elderly Care Recipients

A scholarly article on recognizing [depression](#) in those receiving care and recognizing that treating that depression could result in a better quality of life for the care recipient. Dealing with depression may also relieve the stress on caregivers.

[Depression in Elderly Care Recipients](#)

[Find a Geriatric Health Care Practitioner](#)

About Medical Care for the Elderly

There is a crisis in the health care treatment that elderly Americans receive in this country. Few doctors have training in providing health care to the elderly. As a result many seniors are over-medicated and under-treated and their quality of life may be severely affected. With proper treatment many of the afflictions of the elderly could be substantially reduced. Families should seek medical treatment through geriatric clinics or from geriatricians.

[Article: About Medical Care for the Elderly](#)

[Find a Geriatric Health Care Practitioner](#)

About Elder Abuse

[Elder abuse](#) is the "dirty little secret" of caregiving. Estimates are that only about 10% of all abuse is ever reported. And it's possible that 10% of elderly

just the opposite. Family think they can do it themselves and rarely spend the money. Using a care manager is no different than using an attorney or a CPA. The family is confronting the maze of long term care services for the first time. The care manager has been there many times. A care manager will save time, money and stress.

[Read the Article: Using a Care Manager](#)

[Find a Care Manager](#)

[Request Help from the NCPC](#)

Supplements, Advantage Plans, Part D

This article goes into detail explaining how Medicare works and how Medicare supplements fit into the overall picture. A great deal of space is devoted to explaining the new Medicare Advantage plans and the new Medicare prescription drug, part D program. An effort is made to explain how they all fit together and the advantages of various coverages. We also provide step-by-step instructions on how to sign up for the new prescription drug plan. In addition we have an extremely popular list for Internet visitors linking to all 311 care providers for coverage.

[Supplements, Advantage Plans, Part D](#)

[Find a Professional Advisor](#)

[More about Part D](#)

The Caregiver's Handbook

An excellent how-to-do-it book for caregivers, produced by San Diego Mental Health Services. Contained here are 31 pages of great advice, tips and instructions on how to deal with an elderly loved one needing long term care.

[Article: The Caregiver's Handbook](#)

[Find an Elder or Geriatric Care Manager](#)

Elder and Family Mediation Services

A large number of families put up with family disagreements and family disputes and long lasting bitterness over the care of loved ones. Many people don't realize that a simple process called [mediation](#) could put their family back together again. Elder or family mediators bring disputing parties together and through mutual agreement and a written document help them to resolve their issues. This is an extremely valuable service.

[Elder and Family Mediation Services](#)

[Find an Elder or Family Mediator](#)

Professional Home Care Services

Although most home care is provided by family, friends or volunteers, there is a growing trend to hire paid individuals or professionals to provide this

and disabled Americans suffer abuse at the hands of caregivers or family members. The most frequent abuse is not in nursing homes but in the homes of the persons receiving care. This could be neglect, physical abuse, verbal abuse or financial abuse where children are stealing assets.

[Read the Article: About Elder Abuse](#)

[List of State Protective Services](#)

[List of State Ombudsmen](#)

Technology & Remote Monitoring

This article discusses [assistive technology](#), which is the use of devices to help with disability. Some of this equipment, labeled as durable medical equipment by Medicare, will be covered by Medicare. Such things as bed lifts, wheelchairs and scooters as an example. Also a variety of disability aids and help are discussed. Another area of interest is remote monitoring of loved ones at home and the use of alarm or medical alert devices.

[Article: Technology & Remote Monitoring](#)

[Find Assistive Technology & Disability Aids](#)

[Find Remote Monitoring and Medical Alert](#)

Reference Materials

For those of you who prefer to find your own source material, we have included [reference material](#) that we particularly like; sources we feel are rich in facts and figures. So far we have included 102 of these references. If you have a source that you particularly like, please let us know and we will include it on our listing.

[Go to the Reference List](#)

[Find a Professional Advisor](#)

[Find Useful Links](#)

care in the home. Traditional caregivers can't provide care because of full-time employment or parents live a long distance away. This article discusses the [use of traditional home health agencies](#), live-in care providers and personal or non-medical home care companies.

[Article: Professional Home Care Services](#)

[Find Home Health Care](#)

[Find Similar Services](#)

Community Aging Services

There are many private, religious and government organizations across the country that provide supportive services for older people. Many of these services center around helping people stay in their homes and avoid having to go to live in an institution or perhaps move in with family. Other community services may provide socialization or training opportunities. Probably the best way to find these services is by dialing 211.

[Read the Article: Community Aging Services](#)

[Find a Professional Advisor](#)

[Find a State Care Planning Council](#)

End-of-Life Services

This is a lengthy article that examines dying, final directives, grief and bereavement, palliative care, pain management, funeral arrangements, funeral services, funeral preplanning and pre-need planning. This last service has become quite popular in recent years where people prepay and preplan the entire final arrangements.

[Article: End-of-Life Services](#)

[Find Pre Need Funeral Planning](#)

[Find Similar Services](#)



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