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Assessing Long-Term Care Needs

Is it simple memory loss or Alzheimer's disease? Is it simple depression or dementia? The early symptoms of cognitive changes are often subtle and far more difficult to assess than those associated with a physical illness or disability. As a result, it can be difficult to determine whether a friend or family member can live independently or whether it's time to seek long-term care services.

Your answers to the following questions may determine whether the answer is continued independence or immediate intervention.

Independent Living Test¹

Medications

Are prescriptions not being refilled, resulting in failure to take medication when scheduled?

Has taking medication become difficult due to poor memory or confusion? Evidence may include problems taking pills on time, different pills mixed together in a pillbox, or an oversupply or undersupply of pills.

Have conditions previously under control become acute because medication is not being taken correctly?

Food and groceries

Based on past food habits, are the cupboards frequently empty or being filled with unusual foods?

Is the food in the refrigerator often spoiled or kept long beyond the "use by" date?

Daily business

Is the mail being picked up and opened regularly, or does it remain uncollected and/or unopened?

Are credit cards or checkbooks being misused or not balanced as well as in the past?

Social contact

Has the amount of social contact changed dramatically, so that there are few public outings or limited social visits with close friends?

Has the ability to drive deteriorated? Is there a fear of driving or a recent history of multiple minor accidents that is leading to isolation?

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Living habits

Has there been a change in dress or appearance or a decline in personal hygiene that is not related to physical disability? Is dress appropriate for the weather?

Have housekeeping habits changed so that a normally neat and orderly home is now cluttered and not cleaned regularly?

Are pets that were normally well cared for suddenly not being fed or cared for as they had been in the past?

Solicitations

Is there a sudden increase in ordering unnecessary items through mail or televised advertisements?

Calls to family members or health care providers

Has there been a marked increase in panic calls to family or medical providers without apparent need?

Have unnecessary calls been made to 911?

According to the American Association of Homes and Services for the Aging (AAHSA), over one million Americans live in assisted living residences, and around 55% of those age 85 and older require some form of long-term care. As America's population ages, the need for these services will increase.² Protect yourself and your loved ones with the security that long-term care insurance can provide.

¹Source: *Long Term Care Partners, LLC*

²Source: *American Association of Homes and Services for the Aging, "Aging Services: The Facts," www.aahsa.org (accessed February 2006).*

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KRISTAL □ BROCK □ REUSCHER
700 Larkspur Landing Circle, Suite 240
Larkspur, CA 94939

John A Reuscher, CLU, ChFC
PO Box 1825
Novato, CA 94945
Phone: 415 - 892 - 9500
Fax: 415 - 898 - 7680
E-Mail: JReuscher@FoothillSecurities.net
CA Insurance License # 0512323

Securities and investment advisory
Offered through
Foothill Securities, Inc.
1674 N. Shoreline Blvd.
Mountain View, CA 94043