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# Living Longer, Living Smarter

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PLANNING FOR YOUR FUTURE

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We all want to live independently for as long as possible, and AARP is here to help. With actionable, low-cost or free steps to help you navigate your home and community, health, finances and legal considerations, you can have peace of mind as you consider your tomorrow. It's time to take control and put your best life forward!

### **Living Independently as You Age May Include:**

- ▶ Changing your home to make it safer, more comfortable and easier to get around or moving to a new home and community.
- ▶ Technology that helps you stay independent.
- ▶ Help with housekeeping, meals and personal care like bathing or getting dressed.
- ▶ Support from family and friends.
- ▶ Medical care provided by a nurse or other health care professional.

None of us can predict for sure what tomorrow might bring. AARP's Living Longer, Living Smarter is a program to assist you as you plan for your future. If you have a spouse or a partner, you may want to sit down together to plan. If you are single, you can plan individually or with others you trust.

There are three primary steps you may want to consider:

- ▶ **DETERMINE** where you see yourself in the future.
- ▶ **CREATE** a comprehensive plan that includes your home and community, health, finances and legal considerations.
- ▶ **SHARE** your decisions with loved ones and professionals who need to know your preferences.



## The Best Time to Plan for the Future Is Before You Get There

The more you understand your options, the more effective you will be in planning for the days to come. This brochure reviews four areas you may want to consider to live independently in the place you choose.



### Home and Community

Deciding where you want to live is critical. Most of us want to live independently in our home for as long as possible. If you share this goal, make sure your home can support your changing needs and lifestyle. Ask yourself these questions:

- ▶ **Are there changes you can make to your home as your needs change?** Some examples include a bathroom on the main level, lever-type doors and faucet handles, and handrails on both sides of stairways.
- ▶ **What technology can you use to manage your health, safety**



**and comfort?** A few helpful products include systems that allow you to lock and unlock your home from your cell phone; blood pressure and glucose monitors that let you track your numbers online; and communication technology like email, Facebook and Skype to help you stay in touch across the miles.

- ▶ **What community features are important to you?** Living near essentials such as a grocery store, pharmacy and your doctor's office may make it easier to stay in your home. It's also

important to have resource organizations in your community such as transportation, if you ever are unable to drive; home care services; and meal delivery programs, if cooking becomes difficult.



## Health

A healthy lifestyle includes taking positive steps to prevent disease and managing any ongoing conditions. Living an active lifestyle can increase your energy, decrease tension and reduce your risk of some chronic diseases. In addition, there are steps you can take that are important, yet frequently overlooked. As you plan for your future, keep the following in mind:

- ▶ **Do you know your family medical history?** While you can't change it, you can take steps to possibly keep it from repeating itself. Based on this information, your doctor may recommend early or more frequent screenings and suggest lifestyle changes to keep you healthy.

- ▶ **Are your health screenings up-to-date?** These tests can catch diseases early, when they are easier to treat. Common screening tests for people 50 and older include cholesterol, colorectal, blood pressure, HIV, diabetes and depression. Women also should get mammograms, Pap tests and osteoporosis screenings. Men may want to talk with their doctors about a prostate cancer blood test.
- ▶ **Do you have a list of your medications readily available?** This is a simple step you can take to safeguard your health. Medication errors harm at least 1.5 million people every year, according to the Institute of Medicine. Keep your list updated as things change, and keep a copy in your wallet in case of medical emergencies.

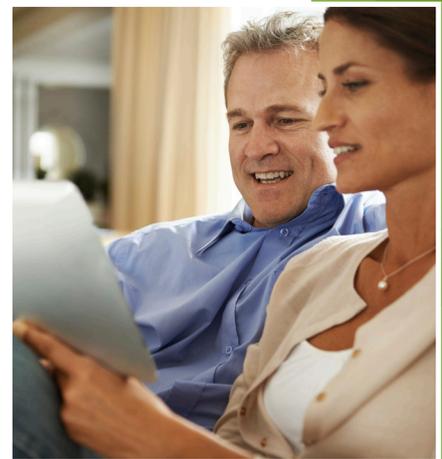


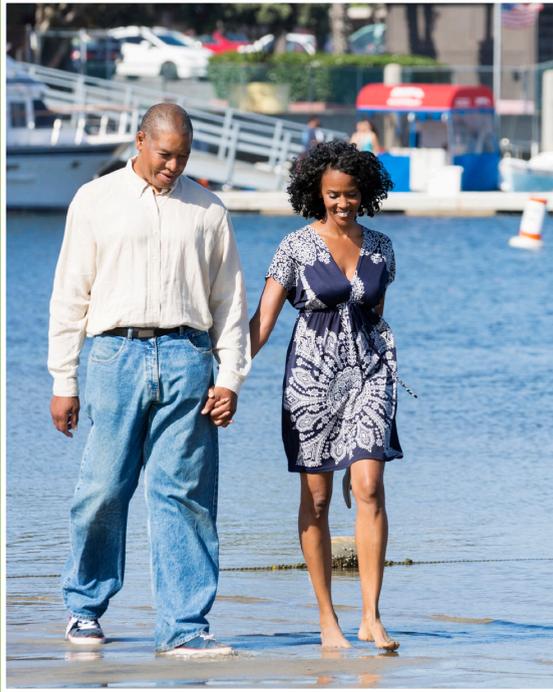
## Finances

One of the most important parts of planning for the future is figuring out how to pay for any care you might need. Long-term care refers to medical and nonmedical care provided to people who are unable to perform basic daily living activities, such as dressing or bathing. Long-term care is available at home, in the community, or in assisted living or nursing homes. Many people pay for health and long-term care with insurance, out of their own pocket, and others may be able to get help from government programs.

The following is important to know as you consider your financial options for the future:

- ▶ **Do you understand Medicare?** One of the biggest myths about living longer is that Medicare will cover your long-term care costs.





The truth is that Medicare covers few—if any—of these expenses. Medicare does not cover personal care such as bathing or getting dressed, which is the type of help most often needed. Visit [www.aarp.org/MedicareQA](http://www.aarp.org/MedicareQA) for details on Medicare coverage of long-term care.

▶ **Have you heard of Medicaid?** Medicaid covers long-term care costs for people with limited incomes and assets who need skilled medical care (a high level of medical care). Eligibility for Medicaid varies by state as does what services are covered, such as care at home and in the community, or in a nursing home.

▶ **Is long-term-care insurance right for you?** Long-term care insurance is an option to pay for some of the costs of care. Policies can cover care at home, services to help coordinate your care, adult day services, assisted living and nursing home care. However, policies vary greatly. You may want to talk with a financial advisor about whether this option is right for you.



## Legal

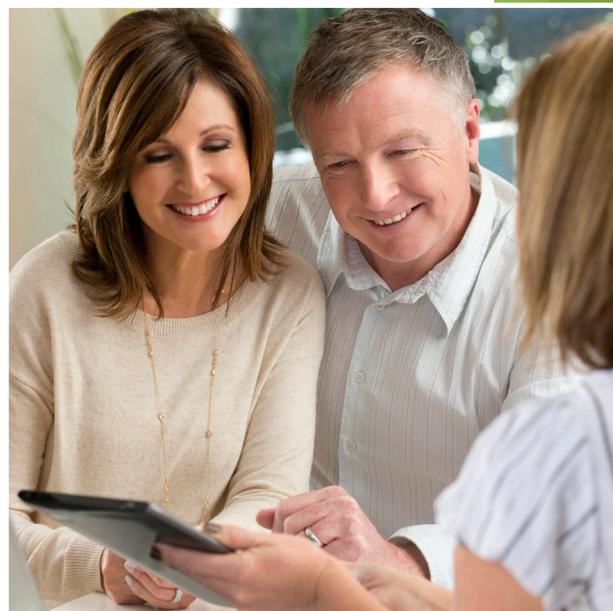
It is very important to give your loved ones clear instructions about what you want them to do should you need them to act for you. This is the only way to ensure things are handled the way you prefer if you are unable to communicate. Your loved ones will not need to guess or debate about your preferences during an already difficult time. Knowing that

medical emergencies can happen at any time, consider completing these important documents:

- ▶ **Living Will** spells out the medical treatments you want to receive or refuse if you are terminally ill.
- ▶ **Health Care Power of Attorney** names the person (called a health care proxy or a health care agent) you want to make health care decisions for you anytime you can't make them for yourself. AARP provides advance directive forms for each state along with instructions at [www.aarp.org/advancedirectives](http://www.aarp.org/advancedirectives).
- ▶ **Financial Power of Attorney** identifies the person you trust to handle your financial matters if you cannot.

## Sharing Your Plan

Planning is about making lifestyle, financial and legal choices now to steer yourself toward the future you want. However, don't forget to share your plans with those who need to know. Those who will help you achieve your goals—whether that's your spouse, children, friends, attorney, doctor or someone else—need to understand your plans and know where to find your important documents. Keep your loved ones up to date with any changes you make.



## Learn More

- Visit AARP's Caregiving Resource Center at [www.aarp.org/caregiving](http://www.aarp.org/caregiving) for tips, tools and resources while caring for a loved one.
- Share your caregiving story at *I Heart Caregivers*, [www.aarp.org/iheartcaregivers](http://www.aarp.org/iheartcaregivers).
- Find your state AARP office at [www.aarp.org/states](http://www.aarp.org/states).
- Learn about public benefits for yourself or a loved one at AARP's Benefits QuickLINK at [www.aarp.org/quickLINK](http://www.aarp.org/quickLINK).
- Learn more about Living Longer, Living Smarter, family caregiving, in-person events, webinars and interactive videos at [www.aarp.org/academy](http://www.aarp.org/academy).

