



Alzheimer's Disease: Planning For An Unknown Future

(NAPSA)—If someone you care about is ever diagnosed with Alzheimer's disease, you should know you're not alone. Some 5.4 million Americans have the condition now and, as the U.S. population ages, many more individuals are likely to be diagnosed. It's estimated the number of people age 65 or older with Alzheimer's disease will increase as much as 40 percent by 2025 and triple by 2050, barring any medical breakthroughs to prevent or cure the disease.

What You Should Know

A few facts and figures may help you better cope with the condition.

Alzheimer's disease has a distinct gender bias: The majority of its victims are women. Women are twice as likely as men to develop the disease and, once they have it, are far more vulnerable to its effects. Female longevity was once thought to be responsible for this disparity, but recent medical research suggests that biological, genetic and even cultural influences may play significant roles.

Currently, there is no way to prevent or cure Alzheimer's disease. Individuals typically live eight to 10 years after they are diagnosed and there are progressive stages of Alzheimer's disease, so as time passes, small losses in memory and judgment advance to profound intellectual and social impairment. In the last stage, physical function is reduced as well, ultimately leading to death.

As this disease runs its course, Alzheimer's patients may require increasing levels of assistance with activities of daily living, such as bathing, dressing and eating. Further, Alzheimer's patients are often unaware of their surroundings and potentially dangerous situations. To maintain the safety of these people, increased supervision is required. Most of the care is custodial, not medical, and belong in the category known as long-term care.

Long-term care provided by a facility can be expensive and is generally not covered by traditional health plans or Medicare. If



The best time for you or your family members to consider long-term care insurance is long before you need it.

you have a low income and limited resources, Medicaid may help pay medical costs but you are required to meet state poverty criteria.

Paying out of pocket is one way to cover long-term care expenses. However, you should consider the cost. Alzheimer's disease requires lifetime care. In 2013, the national average cost of a semiprivate room in a nursing home was \$82,855 annually.

Home care is generally more affordable than nursing home care but still costly. When averaged nationally, the cost of a six-hour visit by a home health aide is \$120 per day. That's \$31,200 per year for a home health aide visiting five hours per day, five days a week.

Informal care can be provided at home by a relative or friend, but there may be a significant physical and emotional cost for these informal caregivers. Caring for an individual with Alzheimer's disease is difficult and the demands can be unrelenting. Caregivers commonly suffer from chronic stress, which can compromise their own physical and psychological health as well as their most intimate family relationships. Often, these caregivers leave the workplace or step out of a chosen career path to meet increasing care needs. This can have profound implications for personal finances both short and long term.

It's also important to remember that the need for long-term care can arise from an accident, illness or injury at any age. Although no one can be certain that he or she

will develop Alzheimer's disease, planning now can help to reduce financial and emotional stress on your family.

What Can Be Done

Fortunately for many, the Federal Long Term Care Insurance Program (FLTCIP) offers protection and support when it's needed the most.

The FLTCIP can help pay for personal care and other related services provided on an extended basis to people who need help with everyday activities or who need supervision due to a severe cognitive impairment. It provides comprehensive coverage, regardless of whether you receive care at home, in an assisted living facility (including specialized care for persons living with Alzheimer's disease) or in a nursing home. Additionally, family members and friends can provide care as informal caregivers.

Many members of the federal family are eligible to apply for coverage under the FLTCIP, including federal and U.S. Postal Service employees and annuitants, as well as active and retired members of the uniformed services. Qualified relatives such as spouses, domestic partners, parents and parents-in-law, and adult children are also eligible to apply. For a complete eligibility list, visit www.LTCFEDS.com/eligibility.

Because the FLTCIP is medically underwritten, it's important to apply when you are in good health to avoid the risk that a future illness or condition may prevent you from obtaining coverage later. Also, premiums are directly related to age. This means the younger people are when they apply for coverage, the lower their premium.

Learn More

For further information, visit www.LTCFEDS.com. For personalized assistance, call (800) LTC-FEDS ((800) 582-3337)/TTY (800) 843-3557 to speak with a program consultant. They'll answer your questions and walk you step by step through the plan design and application process.

