

What are my chances of needing long-term care?

- **48.6 % of people age 65 and older may spend some time in a nursing home.**
- **70% of people over 65 will need home health care in their lifetime.**
- **71.8 % of people over age 65 may use some form of home health care.**

Wouldn't you agree that we are all one illness or injury away from needing long-term care?

Here is a list of health conditions that could cause you to require long-term care at some point in your life.

Diabetes	Complications from diabetes can cause circulation problems, nerve damage to your limbs and make other conditions much worse.
Heart disease	A person who has a history of heart disease has a higher chance of having a stroke. A combination of plaque accumulation in the circulatory system and high blood pressure can be contributing factors to a stroke.
Parkinson's disease	A debilitating neurological disorder that effects muscle control leaving you unable to perform basic tasks.
Stroke	Statistically, the number one disabler among those over the age of 65. Damage from strokes can be as mild as a loss of speech or as severe as paralysis.
Dementia and Alzheimer's	1 in 2 people over the age of 85 have some form of dementia or Alzheimer's. Therefore a family history of longevity may be something to take into consideration.

Do you agree you have a chance of needing care due to one of these factors? We know that this is not a pleasant subject, but you need to be realistic, especially if you have high blood pressure or diabetes right now.

If you think you may need this type of care in your lifetime, you may want to know who pays for the services. Many people think that Medicare will pay for long-term care needs. Although Medicare pays for some long-term care services, it will not pay for the majority of long-term care expenses...[learn more](#)