

## Planning Ahead Between the ages of 51 and 64

To help you best plan for your [long-term care](#), between the ages of 51 and 64, we've pulled together a list of important things you should know and can do now that will make tomorrow a whole lot easier.

### Things You Should Know

- [Medicare](#) **only** pays for long-term care if you require skilled services or rehabilitative care and Medicare **does not** pay for non-skilled assistance with Activities of Daily Living (ADL), which make up the majority of long-term care services. Read the section on [Medicare](#) for more information.
- Long-term-care may cost more than you think. Read more about [Costs of Care](#).
- There are many different ways to receive care and many different settings in which to receive it. To learn more about different care setting, see the [Where You Can Receive Care](#) section of the site.
- Where you live matters – your ability to stay at home may depend on the layout of your home, especially the bathrooms. Refer to the [Staying in Your Home](#) page for ideas.
- Planning for long-term care can protect your family from the financial impact of paying for care and the emotional impact of making decisions for you. Review the [How to Decide](#) section for more information.
- By obtaining an Advanced Care Directive you can inform your family or loved ones about how to make important health decisions for you, should you no longer be able to make those decisions for yourself. Consult the [Advance Care Plan Considerations](#) page for more information.
- By taking an inventory of your resources, you can determine how you will pay for services and who you can count on to assist. Options exist for pre-funding the care you need such as insurance or savings. Refer to the [Costs & How to Pay](#) section for more information.

### Things You Can Do

- Obtain an Advanced Care Directive: [Advanced Care Plan Considerations](#)
- Make a plan for how you will pay for services:
  - [Costs of Care](#)
  - [What is Long-term care Insurance](#)
  - [Using Life Insurance to Pay for Long-term Care](#)
  - [Annuities](#)
  - [Reverse Mortgages](#)
- Consider home modifications: [Staying in Your Home](#)
- Learn how you may be able to reduce some risks to your brain: [brainhealth.gov](#)

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## LTC PATHFINDER

### Planning Ahead

Planning considerations and options associated with your age:

- Less than 50
- Between 51 and 64
- Age 65 and older

### Receiving LTC

Resources for people already receiving long-term care services.

- [Already receiving LTC](#)

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