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Research shows a large segment of individuals age 65 and over will require one or several types of long-term care help, especially the ones without nearby family. The 2010 [U.S. Census reports close to 27 percent](#) of the senior population live at home alone, and that number projects to be 30 percent in 2017. The same Census and a retirement study by the University of Michigan found 22 percent of the segment is geographically distant from family members.

Living without household assistance at home, what support system can older adults rely on for help? It's a common question by members who belong to a Facebook group for elder orphans. It's the most discussed question each week, "I have surgery next month, and my biggest concern is finding a ride to the hospital and back home, and the doctor won't let me take Uber or a cab. What do I do?"

A great number of Americans have children, and many can count on one for [personal care and support](#). However, even if a person has a child, that doesn't mean they want to depend on them, nor does it mean that an adult offspring will be around when needed.

Today, over 43 million family members are providing elder care help. And since adult children are the first responders for parents, who will care for those without a child?

Assess the Needs of Solo Clients

The safety and independence of this group are threatened, however, with the due diligence and active screening performed by the senior service and care providers,

the risks associated with aging alone could lessen. It is crucial that the care and

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- Can you count on another person to help you with decisions about medical treatments
- Will someone help you manage the bills or with financial choices?
- Do you have a health-care proxy or an advance directive in place?
- Do you have someone you can call in case of an emergency or medical event?
- Can you afford to hire a professional caregiver or home health aide to assist with bathing, dressing, cooking, shopping and other daily tasks?

As a professional, you can incorporate the questions into other assessments completed office assistants to help identify individuals at risk.

For clients who worry about their future care needs such as [activities of daily living](#), here's what they need to know about paying for long-term care:

1. Medicare health insurance will not pay for long-standing custodial care. The insurance program will only pay for the acute medical care, doctor visits, prescription medications, and inpatient care in the hospital.
2. Medicaid insurance only helps beneficiaries with low income and few assets. Medicaid also helps cover some of the health care expenses. The program works under stringent regulations and eligibility requirements.
3. Most people can expect to pay long-term care expenses out-of-pocket unless they have a long-term care insurance policy, then it will pay for the support and service required.
4. In some cases, private health insurance policies may cover some parts of long-term care.
5. Disability insurance replaces income and does not include long-term care services and supports.

Long-Term Care Strategies

Here are a few steps to suggest that a client take to help them remain safe and able to

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- Locate and hire a chronic care or patient advocate if you live with a prolonged medical condition
- Eat fresh, healthy foods
- Keep moving and stay fit
- Keep your brain sharp by getting involved

As a professional, if you have clients who are growing older at home alone with minimal support, what strategies and questions do you ask to assess their health care and financial needs properly?

***Sign up for AGE with PURPOSE**, a weekly Newsletter offering bits of wisdom for folks 50 and over.*

Carol Marak, aging advocate, and editor at [Seniorcare.com](https://seniorcare.com). She's earned a Certificate in the Fundamentals of Gerontology from UC Davis, School of Gerontology.

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