



Jump Starting the LTC Conversation This Summer

When we turn 65, there will be a 70% chance of needing some type of LTC

Talking about long-term-care (LTC) can be challenging, and it can be especially difficult to know where to start. How you choose to broach the conversation may depend on your loved one's personality, age, health status, cognitive function, and religious beliefs. If you don't know how to break the ice, consider the following strategies to jump-start the LTC conversation.

- Ask open-ended questions to open up the lines of conversation: How are you doing? Is there anything you need? How can I help you? What are your expectations for the future?
- Ask about your loved one's childhood or fondest memories. As the conversation progresses, ask about the future. What are your hopes and greatest fears? Do you feel prepared for the future? If not, what can be done to provide reassurance?
- Watch a movie together that deals with aging, death, illness, loss, letting go, etc. Movies can often serve as catalysts for talking about tough topics.
- Talk about current events, especially those involving a favorite celebrity or politician who is aging gracefully or dealing with a reduced level of functioning due to illness or aging.

Once the conversation is underway, be sure to sit quietly and listen attentively. Even if your loved one is ill, forgetful, or repetitive, try to listen to what he or she

is saying. Be gentle and compassionate. Sometimes a smile, a hug, or even a shared laugh can steer the conversation in the desired direction.

Questions to Ask

While a long checklist of questions might be overwhelming, it may be helpful to jot down some notes to steer the conversation toward important points that need to be addressed. Consider the following questions and their relevance to your loved one's circumstances:

- Does your loved one prefer to stay at home? Could home modifications, such as a ramp, personal emergency response system, or assistive device, allow your loved one to remain at home longer?
- Does your loved one have a preference regarding medical care facilities if staying at home is no longer an option?
- Does your loved one have an up-to-date will? What about a durable power of attorney, a living will, and a power of attorney?
- What if your loved one becomes widowed? How might circumstances change?
- What about the cost of care? Talk to your loved one about LTC insurance, family and retirement income planning, and asset protection.

Talking sooner rather than later can help ensure that your loved one's needs will be met and that life will be lived according to his or her preferences. Jump-starting the LTC conversation can be difficult, but it's important.

Even if the conversation goes off track or you don't arrive at any answers, that's okay. By broaching these subjects, you'll be building trust and providing comfort and reassurance – and that's a good starting point.