

Paying for long-term care

Long-term care includes non-medical care for people who have a chronic illness or disability. This includes non-skilled personal care assistance, like help with everyday activities, including dressing, bathing, and using the bathroom. **Medicare and most health insurance plans, including Medicare Supplement Insurance (Medigap) policies, don't pay for this type of care, sometimes called "custodial care."** Long-term care can be provided at home, in the community, in an assisted living facility, or in a nursing home. It's important to start planning for long-term care now to maintain your independence and to make sure you get the care you may need, in the setting you want, in the future.

Here are some of the different ways to pay for long-term care:

Long-term care insurance—This type of private insurance can help pay for many types of long-term care, including both skilled and non-skilled (custodial) care. Long-term care insurance policies can vary widely. Some policies may cover only nursing home care. Others may include coverage for a range of services, like adult day care, assisted living, medical equipment, and informal home care.



Note: Long-term care insurance doesn't replace your Medicare coverage.

Your current or former employer or union may offer long-term care insurance. Current and retired federal employees, active and retired members of the uniformed services, and their qualified relatives can apply for coverage under the Federal Long-Term Care Insurance Program. If you have questions, visit [opm.gov/insure/ltc](https://www.opm.gov/insure/ltc), or call the Federal Long-Term Care Insurance Program at 1-800-582-3337. **TTY** users should call 1-800-843-3557.