

Long-Term Care Payment Planning Checklist

Use this checklist to organize information, explore payment options, and prepare for future long-term care needs.

Medicare Review

- ☐ Confirm Medicare enrollment
- ☐ Review Medicare Parts A, B, C, and D coverage
- ☐ Identify current premiums, deductibles, and copays
- ☐ Review prescription drug coverage
- ☐ Understand what Medicare does and does not cover for long-term care

Medicaid Eligibility Review

- ☐ Research state Medicaid eligibility requirements
- ☐ Review income limits
- ☐ Review asset limits
- ☐ Determine whether Medicaid long-term care programs may apply
- ☐ Learn about Home and Community-Based Services (HCBS) programs

Insurance Review

- ☐ Gather health insurance policy information
- ☐ Review long-term care insurance coverage (if applicable)
- ☐ Verify covered services and benefits
- ☐ Identify any coverage gaps

Veterans Benefits Review (if applicable)

- ☐ Determine veteran status eligibility
- ☐ Explore available veterans benefits programs
- ☐ Review Aid and Attendance or other applicable benefits

Financial Planning

- ☐ List monthly income sources
- ☐ Review savings and retirement accounts
- ☐ Estimate future care expenses
- ☐ Identify available financial resources
- ☐ Discuss plans with family members or advisors

Care Needs Assessment

- ☐ Review current health conditions
- ☐ Assess mobility and fall risks
- ☐ Evaluate memory and cognitive changes
- ☐ Review medication management needs
- ☐ Assess personal care needs
- ☐ Identify current caregiver responsibilities
- ☐ Discuss future care preferences

Planning Next Steps

- ☐ Research local care providers
- ☐ Compare available care options
- ☐ Schedule tours or consultations
- ☐ Gather important legal and healthcare documents
- ☐ Create a long-term care plan

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