

CareOptions Online

A "hands on" and personal approach to the complex subject of long-term care.

AN IMPORTANT PART OF FINANCIAL PLANNING

Assess Need for Care

- User-Friendly Assessment Tools

Identify Resources

- Home Care Providers
- Adult Day Care Centers
- Nursing Homes
- Assisted Living Facilities
- Hospitals & Physicians
- Medical Equipment
- Support Services

YOU NEED TO PLAN BEFORE YOU CAN FUND!

FUNDING

Analyze Funding Options and Establish Funding Method

- Insurance - to offset high cost of care.
- Self - Use savings, retirement income & assets.
- Family - Caregiving and/or financial assistance.
- Medicaid - Must meet new poverty criteria.

BENEFICIAL TO YOU AND YOUR FAMILY

Convenient access to information with user-friendly on-line research.

A TRUE TIME-SAVER!

Everything is in one place and available 24 hours a day.

FROM EARLY DETECTION AND PLANNING THROUGH FUNDING FOR CARE

Provides a simplified way and effective tools to address long-term care issues.



GOLDENCARE

U S A

America's Home for Long-Term Care Insurance

Representing top-rated insurance companies and online services throughout the USA.

CareOptions Online

When there are important decisions to be made.

Now there's an effective way to gain a basic understanding of the questions, issues and challenges so often faced by patients, caregivers, and family members.

CareOptions Online can be accessed 24 hours a day! Its tools and resources are as close as your computer.

CareOptions Online

- Is designed to educate, guide and empower you to plan for your own care...or care for a family member. You will find the program invaluable - as you become a better-educated care planner and consumer of care services.
- Offers the largest database of care services and providers in the country. Users get unbiased answers based on information they alone provide.
- Draws together all personal and resource information and creates a comprehensive Plan of Care.

When it comes to planning for long-term care, it's important to be involved...and see for yourself.



GOLDENCARE

U S A

America's Home for Long-Term Care Insurance

CareOptions Online has been helping patients, caregivers and families find effective long-term care solutions for more than 20 years. The website offers a wealth of experience and information is unmatched in the industry...and now, through GOLDENCARE USA, it is available to you.

Look to CareOptions Online for User-Friendly Patient Assessment Tools

Planning for care begins with a careful assessment of the patient's needs.

Quick Assessment

A good place to start!

“Yes” or “No” answers to four simple questions help identify general types of care and services.

Cognitive Assessment

When Alzheimer's symptoms are suspected.

Conveniently, all previous answers are “stored” so that comparisons in behavior and answers can be made.

Anxiety Disorder Assessment

When fear or anxiety has no apparent cause.

This common disorder can be complicated by depression, alcohol or drug abuse. Fortunately, most people who suffer from anxiety disorders can be treated successfully.

Functional Assessment

When assistance with everyday activities may be needed.

This assessment tool measures the need for assistance with eating, dressing, toileting, ability to perform housework, manage money, and take medications.

Depression Assessment

Identifying common signs and symptoms of depression.

Each question assesses feelings or actions experienced during the past week.

Alcohol Use Assessment

To be sure nothing is overlooked.

Aging and other medical problems often mask the common symptoms of alcohol and substance abuse.

Home Safety Assessment

To lower the risk of accidents around the home.

Creating a safer, more user-friendly living environment helps prevent falls and other accidents.

Look to CareOptions Online for a nationwide database of care providers and service facilities.

Provides convenient access to providers offering medical, personal and supportive care.

Adult Day Care Centers

Facilities that provide care during the day for adults who cannot be left alone.

Chore/Homemaker Services

Assistance with chores, household services and repairs for the elderly or disabled.

Emergency Response System

Devices that allow the individual to signal for help through an electronic monitoring system.

Respite Care

Short-term care to give primary caregivers time off from caregiving.

Medical Equipment

Providers who rent, lease, or sell medical equipment (wheelchairs, walkers, monitors, oxygen delivery and intravenous therapy systems, etc.)

Nutrition Programs

Home-based meal services and meal planning for patients who need special diets or eating plans.

Short Term Care / Rehabilitation

Care services for patients with chronic or recuperative needs that are less than 12 months in duration.

Senior Centers

Provide social contact, recreational activities, health screening and education programs.

Transportation Services

Transportation for the elderly or disabled.

Look to CareOptions Online for specialized housing, medical and support services in a specific area.

This is extremely helpful when family decisions regarding care of a loved one must be made. Information on specific facilities including staff vs. patient ratio, caliber of care, safety issues, and cost and readily accessible.

Nursing Homes

When round-the-clock care is required.

Assisted Living Facilities

For those who need daily assistance, but do not require continuous nursing care.

Continuing Care Residential Facilities

Residential facilities that offer a wide range of options, independent and assisted living to nursing home care.

Hospice Facilities

Facility or home-based care and support for terminally ill patients and their families.

Hospitals and Medical Clinics

Contains pertinent information about inpatient and outpatient medical care, surgery, therapy and other services. Indicates number of beds, Occupational & Physical Therapists and Medicare/Medicaid eligibility.

Physicians

This helpful listing shows doctors' specialty, education, and AMA membership.

Area Agencies on Aging

State and county programs that help older people plan and care for their life long needs.

Quality Improvement Organizations

Groups of practicing doctors and other health care experts who monitor and improve care given to Medicare patients.

Look to **CareOptions Online** when deciding how to fund long-term care.

*Answers are based on personal assumptions provided by the user. **CareOptions Online** conveniently provides both current and future costs of care.*

Calculating the Cost of Facility and/or Home Health Care

Simply enter a preferred geographic area and the amount of time different types of care may be needed. **CareOptions Online** does the rest! Once the total financial outlay is revealed, one can measure its financial impact on private savings and assets - and be in a better position to recognize the need for long-term care insurance.

Calculating Loss of Wealth Due to Caregiving

CareOptions Online offers two Loss of Wealth Calculators:

- **Reduced Work Schedule** - for part-time caregivers
- **Quit Working** - for those unable to balance both work and caregiving.

Simply enter required personal and salary information. **CareOptions Online** does the rest! The calculator helps identify lost wages, lost investment income, and lost Social Security benefits, as well as out-of-pocket costs. The value of lost use of money (opportunity costs) is another consideration.

Calculating Loss of Wealth Due to Disability

To cover all bases, **CareOptions Online** also includes a Loss of Wealth Calculator due to disability. This can help point out the need for short-term and/or long-term disability insurance to replace income that may be lost.
