

PLAN BEFORE YOU NEED IT

What Every Baby Boomer Should Know About
Long-Term Care and Aging in Place



Always Best Care
senior services®

Sarah Cave
Owner | Always Best Care – Seattle

University Sunrise Rotary Club
July 2026



In 2021,

my mother suffered
a massive stroke.

Overnight, I became
her daughter, her advocate,
and her care manager.

That experience changed
the direction of my life—
and ultimately inspired
my work helping families
prepare before crisis.



Always Best Care
senior services®

The Aging Landscape

10,000

Americans
turn 65
every day.



Aging Brings Real Health Challenges

The most common health events among adults age 65+



1 in 4

older adults fall
each year

National Council on Aging



6.7 million

Americans are living
with Alzheimer's
dementia

Alzheimer's Association



1 million+

Americans are living
with Parkinson's
disease

Parkinson's Foundation



1 in 3

deaths are caused by
heart disease

CDC



1 in 4

older adults has
chronic lung disease

CDC



1 in 5

older adults are
hospitalized each year

AHRQ



1 in 5

adults 65+ experience
mental health
challenges

NCOA



1 in 4

older adults has
diabetes

CDC



Over 50%

of adults 65+ have
bladder control
problems

NCOA



2 in 3

adults 65+ have
arthritis

CDC



These conditions can change lives in an instant—and planning ahead can make all the difference.

70% of People 65+ Will Need Long-Term Care

It's not a matter of if, but **when**.
Long-term care can help you stay safe,
independent, and in the place you call home.



The best decisions are made
before a crisis—not in the
middle of one.



Planning ahead today can
protect your future tomorrow.
Choices. Control. Peace of mind.



Who Pays for Long-Term Care?

Long-term care is rarely covered by one source.
Most families use a combination of the following:



Private Pay

Savings, investments, retirement income, home equity, and other personal assets.



Long-Term Care Insurance

Helps cover the cost of care based on your policy benefits and elimination period.



VA Benefits

Home Health Aide Benefits or Aid and Attendance may help eligible veterans and/or surviving spouses.



Planning ahead helps protect what matters most.

Your health. Your independence. Your legacy.



Medicaid

For those who qualify based on income and assets. Covers long-term care services.



Medicare

Covers short-term rehab and certain medical services.
Does NOT cover long-term custodial care.



The Bottom Line

Understanding your funding options now gives you more choices later.

Planning Ahead

The Cost of Waiting

Waiting until a crisis limits your choices and can lead to decisions made under pressure.



Higher financial costs.

Crisis decisions are often more expensive and less flexible.



Fewer care options.

The best communities and caregivers may not be available.



Increased stress on family.

Loved ones may face burnout, conflict, and guilt.



Lost time and quality of life.

Delays can impact health, independence, and overall well-being.



Plan today. Protect tomorrow.

Your future self—and your loved ones—will thank you.



Planning Ahead Gives You Choices

Taking time now to plan helps ensure your wishes are honored, your finances are protected, and your home is ready—before decisions have to be made in a crisis.



Legal Documents

Ensure your wishes are known and the right people can act on your behalf.



Financial Preparedness

Understand costs, protect assets, and reduce the burden on your family.



Home & Safety Preparation

Make your home safer and more manageable for the future.



Care Options & Preferences

Explore care options so you can choose the best fit for your needs and values.



A little planning today can prevent stress tomorrow.

Peace of mind for you. Relief for your family.



The People You Love Are Part of the Plan

Long-term care planning isn't just about protecting your future. It's about protecting the people who may one day be called upon to care for you.



Provides clarity.

Your wishes are understood.



Reduces stress.

Families aren't forced to guess.



Prevents conflict.

Decisions are made together, not during a crisis.



Creates confidence.

Everyone knows the plan.



A plan today is a gift of love.

It brings clarity, comfort, and peace of mind to you and to those who matter most.

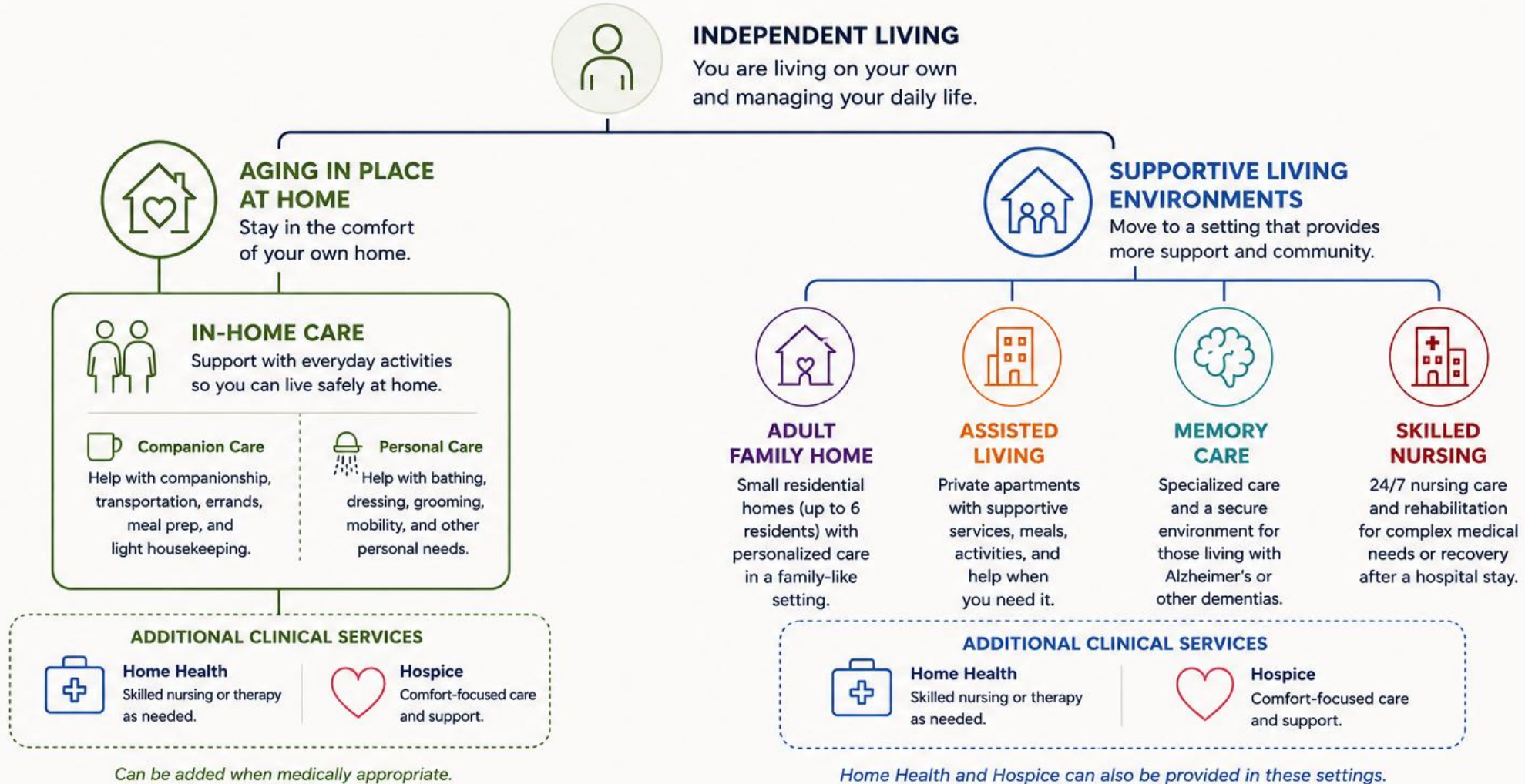


Care Options

Understanding the Continuum of Care



There isn't just one path. The goal is to receive the **right care**, in the **right setting**, at the **right time**.



**The setting may change over time—but the goal remains the same:
safety, dignity, independence, and quality of life.**



Aging in Place at Home

Stay in the comfort of your own home with the support you need to live safely, independently, and on your terms.



IN-HOME CARE



Companion Care

- ✓ Friendship and conversation
- ✓ Meal preparation
- ✓ Light housekeeping
- ✓ Transportation & errands
- ✓ Respite for family caregivers



Personal Care

- ✓ Bathing, grooming and dressing
- ✓ Mobility and transfer assistance
- ✓ Medication reminders
- ✓ Incontinence care
- ✓ Support with daily activities



Support that helps you live well where life feels familiar.



With the right support, home can be the safest and most comfortable place to be.

Care that fits your needs. On your terms.



Supportive Living Environments



When more support is needed, these community settings provide **care, safety, and connection**—while promoting dignity and quality of life.



ADULT FAMILY HOME



Small, home-like setting



Personalized care and supervision



Support with daily living activities



ASSISTED LIVING



Private apartments



Meals and activities



Support when you need it



MEMORY CARE



Specialized dementia care



Safe and secure environment



Structured routines and support



SKILLED NURSING



24/7 nursing care



Rehabilitation and recovery



For complex medical needs



The right environment. The right support. *Helping you or your loved one thrive with dignity and peace of mind.*

No one setting is “best.” The best choice depends on the individual’s health, goals, preferences, and budget.



Assisted Living



Support with daily activities in a community setting that promotes independence and connection.



Support with Daily Activities

Assistance with bathing, dressing, medications, and more.



Engaging Community

Social activities, events, and opportunities to connect.



Peace of Mind

Staff available 24/7 for support and emergencies.



Typical Seattle Area Cost

\$7,500–\$12,000+/month

(depending on care needs and apartment size)



Best for individuals who want independence with the right amount of support in a vibrant community.

No one setting is "best." The best choice depends on the individual's health, goals, preferences, and budget.



Memory Care



Specialized support for individuals living with Alzheimer's disease and other forms of dementia.



Specialized Care and Programming

Trained staff and dementia-specific programs designed to support abilities and reduce anxiety.



Safe and Secure Environment

Secure settings to promote safety, reduce wandering, and provide peace of mind.



Meaningful Connection

Engaging activities and routines that bring comfort, purpose, and connection.



Typical Seattle Area Cost

\$9,000–\$15,000+/month

(depending on care needs and apartment size)



Best for individuals with memory loss who need a secure environment and specialized support.

No one setting is "best." The best choice depends on the individual's health, goals, preferences, and budget.



Adult Family Homes



Small, residential homes licensed to provide personalized care in a family-like setting.



Home-Like Environment

Located in residential neighborhoods, ADA accessible for comfort and familiarity.



Small and Personalized

Up to 6 residents ensures high caregiver-to-resident ratios and individualized attention.



Ideal for Higher Care Needs

Often a great option for individuals with higher care needs or dementia.



Typical Seattle Area Cost

\$8,000–\$15,000+/month

(depending on care needs)



Best for people who need more support but prefer the feel of a home rather than a larger community.

No one setting is "best." The best choice depends on the individual's health, goals, preferences, and budget.



Skilled Nursing



24/7 Medical Care for Complex Health Needs



24/7 Skilled Nursing

- Registered nurses on-site
- Medication & wound management
- Complex medical care



Short-Term Rehabilitation

- Physical, occupational & speech therapy
- **Usually Medicare-covered**
(after a qualifying hospital stay)



Long-Term Care

- Ongoing custodial care
- Typically private pay or Medicaid
- **Medicare does not cover long-term custodial care**



Typical Seattle Area Cost

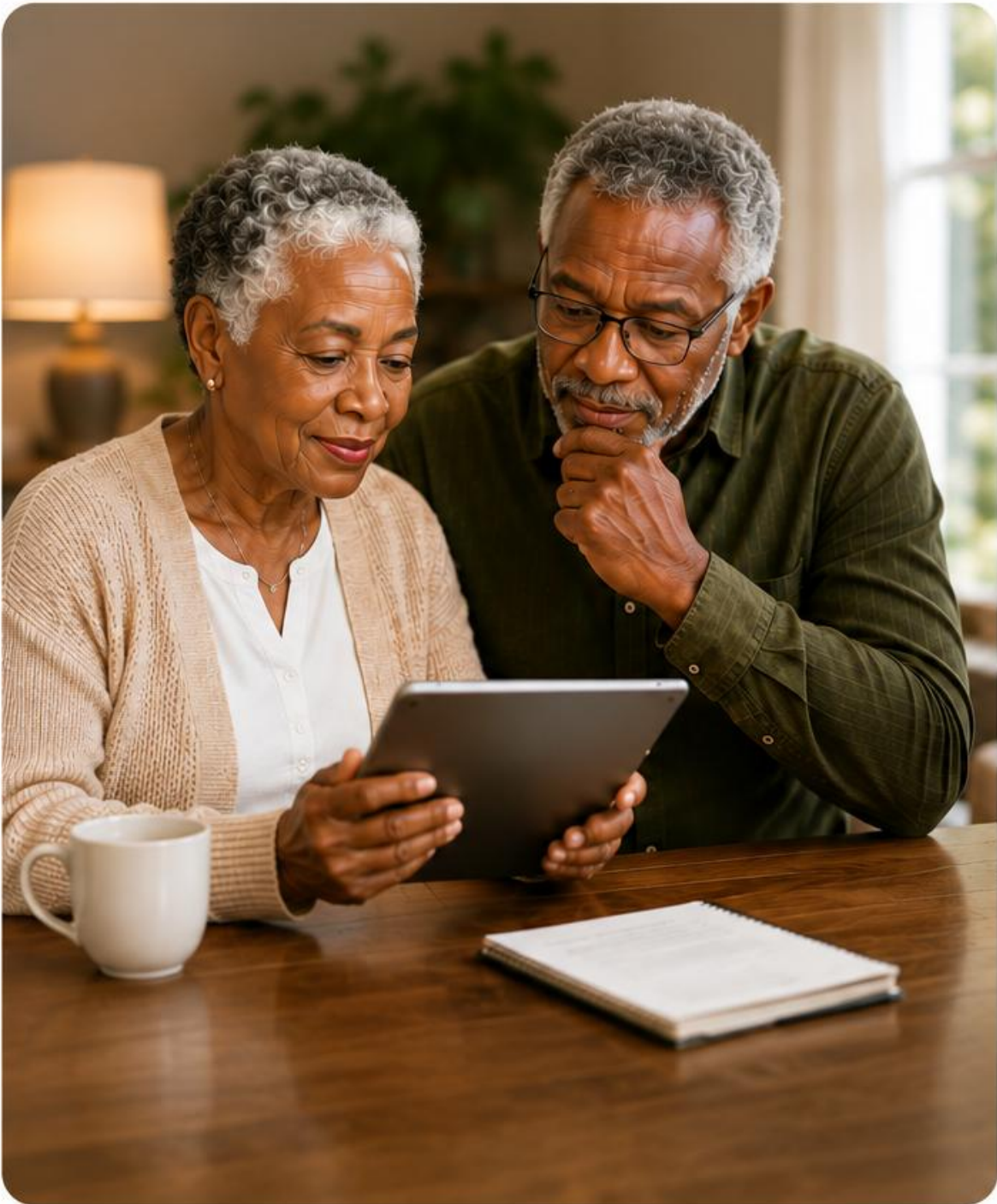
\$16,000–\$22,000+/month

Private room • Varies by facility and level of care



Best for individuals who require 24/7 nursing care and ongoing medical supervision.

No one setting is "best." The best choice depends on the individual's health, goals, preferences, and budget.



CHOOSING THE RIGHT OPTION



There is no one-size-fits-all solution.
Use these key factors to help guide the best choice
for **you and your family**.



Safety

Is the environment
safe and secure?



Independence

How well does it support
daily independence?



Health needs

Does it meet current
and future health needs?



Social connection

Are there opportunities for
friendship and community?



Budget

Does it align with your
financial resources?



Family support

What level of support can
your family provide?

Where to Start

FIVE CONVERSATIONS EVERY BABY BOOMER SHOULD HAVE

These conversations may not be easy, but they are **one of the greatest gifts** you can give your loved ones.



1. My Wishes

What kind of care do I want—and where?



2. My Health

What should my loved ones know about my health?



3. My Finances

Where are important financial documents and how should decisions be made?



4. My Support System

Who are my trusted people and how can they reach each other?



5. My Plan

Where can I find everything—and how do we keep it up to date?



Start the conversation today.

Your future self—and your family—will thank you.



206-922-3795



alwaysbestcareseattle.com



Always Best Care
senior services®



About Always Best Care

Always Best Care is a state-licensed, nationally accredited in-home care provider specializing in non-medical in-home care as well as assisted living referral services.



ABC-Seattle is in the **Top 10 fastest growing agencies** in the Always Best Care franchise.



Our Pledge

Caring relationships are the foundation of our work. This extends beyond the individuals entrusted in our care to our partnerships with area hospitals, SNFs, care managers, senior communities, and assisted and independent living communities.

We are dedicated to exceeding your expectations always.



3 Service Areas

1

North Federal Way
to the Montlake Cut

2

North Seattle &
South Snohomish
County

3

Eastside
(recent addition)

THANK YOU

FOR YOUR TIME AND ATTENTION.

Long-term care planning today
creates peace of mind for
you and your loved ones tomorrow.



I'm here to help you navigate your options
with clarity and confidence.

Let's Start the Conversation.

Questions? I'm happy to help.



Always Best Care
senior services®



206-922-3795



alwaysbestcareseattle.com