A FREE CHECKLIST FROM LANGAN FINANCIAL GROUP

Long-Term Care Planning Checklist

What should I check now about long-term care costs?

Reviewed November 2026

This checklist is a list of questions about care costs, your current coverage and the people to call. It has no figures to enter and calculates nothing. Mark each question Known or Open, and bring the open ones to a counselor, your adviser or an elder law attorney.

Long-term care, which Medicare also calls custodial care, is help with daily tasks like dressing, bathing and using the bathroom.

How to use this checklist

1. Read each question and check Known or Open. Mark Known only if you could point to a document or a person that confirms the answer. Otherwise mark Open.
2. Leave a question Open if you are not sure of the answer. Staying unsure is a fair answer, and it tells you what to look up.
3. When you finish, circle one open question. Write the name of the person to ask and a date next to it. One circled question is enough for this week.

> ***Hypothetical example:***
> Question: Does my current Medicare coverage pay for help with bathing and dressing at home? Marked answer: Open. Follow-up it prompts: Find the plan's coverage booklet and read what it says about help with daily activities. Then bring the question to a counselor if the booklet is unclear. This example is not a real person and not a projection.

> The checklist does not produce a score or a rating, and there is no right number of Open boxes. The open questions are the ones to bring to a counselor, an adviser or an attorney.

Long-Term Care Planning Checklist

1 What care might be needed and where

	KNOWN	OPEN
If I needed help with bathing, dressing or eating, who is the first person I would ask?	☐	☐
Notes:		
Where would I want to receive care if I needed it: at home, with family, or in a facility?	☐	☐
Notes:		
Which of those choices would my family and I need to talk through together?	☐	☐
Notes:		
Do I know the difference between help with daily tasks, which Medicare calls custodial care, and skilled nursing facility care?	☐	☐
Notes:		

2 What my current Medicare and supplement coverage says about care

	KNOWN	OPEN
Do I know whether I have Original Medicare or a Medicare Advantage plan?	☐	☐
Notes:		
Do I have a Medicare Supplement Insurance (Medigap) policy?	☐	☐
Notes:		
Do I know where my plan documents are, and what they say about skilled nursing care and help with daily activities?	☐	☐
Notes:		
Do I know what Medicare generally pays for after a hospital stay, and what it generally does not pay for?	☐	☐
Notes:		
Do I know whether Medicare generally pays for custodial care, meaning help with bathing and dressing?	☐	☐
Notes:		

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3 What other coverage or benefits I may have

	KNOWN	OPEN
Do I own a long-term care insurance policy? A benefit trigger is the condition a policy requires before benefits begin. An elimination period is the waiting period before benefits begin.	☐	☐
Notes:		
Do I own a hybrid policy, which combines life insurance or an annuity with long-term care coverage? An annuity is a contract that makes regular payments under its terms.	☐	☐
Notes:		
If I have a policy, do I know where it is, who the insurer is, and what the policy says about when benefits begin?	☐	☐
Notes:		
If I served in the military, have I checked va.gov for long-term care benefits?	☐	☐
Notes:		
Does my employer, a former employer or a union offer any benefit related to care?	☐	☐
Notes:		

4 How care costs might be paid and who decides

You may be eligible for help through Medicaid if you meet your state's requirements. An elder law attorney can explain how a power of attorney works and what fits your situation.

	KNOWN	OPEN
Do I know how I would expect to pay for care if I needed it: from savings, from insurance, from family help, or from a mix?	☐	☐
Notes:		
Do I know who can explain Medicaid rules in Pennsylvania, such as an elder law attorney?	☐	☐
Notes:		
Have I named someone in a power of attorney, a legal document that lets you choose another person to act for you on money or health matters if you cannot?	☐	☐
Notes:		

4. How care costs might be paid and who decides (continued)

	KNOWN	OPEN
Does that person know they were named, and do they know where the document is kept?	☐	☐

Notes: _____

5 Who to call

Write the phone number or website next to each name. Details are only as current as the date on this checklist, so confirm them before you call.

	KNOWN	OPEN
Do I know how to reach PA MEDI (formerly APPRISE), the Pennsylvania Department of Aging's free, confidential Medicare counseling program? 1-800-783-7067, Monday through Friday, 8 AM to 5 PM, as of November 2026.	☐	☐

Notes: _____

Do I know how to reach the Area Agency on Aging for my county?	☐	☐

Notes: _____

Do I know how to reach my adviser?	☐	☐

Notes: _____

Do I know an elder law attorney, a lawyer who focuses on legal questions older adults face, or know how to find one?	☐	☐

Notes: _____

If I have an insurance agent for a care policy, do I have that contact in one place?	☐	☐

Notes: _____

6 Who knows where my documents are

	KNOWN	OPEN
Does someone besides me know where my Medicare card and plan documents are kept?	☐	☐

Notes: _____

Does someone know where any care insurance policy and the power of attorney are kept?	☐	☐

Notes: _____

6. Who knows where my documents are (continued)

	KNOWN	OPEN
Does my spouse know who to call if I could not handle these questions?	☐	☐
Notes:		
Do I know the same things about my spouse's coverage and documents?	☐	☐
Notes:		

7 What I want to ask next

	KNOWN	OPEN
Which three open questions would I bring to a counselor, my adviser or an attorney?	☐	☐
Notes:		
Who else in my family might want to see this list?	☐	☐
Notes:		
What is the date I would like to look at this list again?	☐	☐
Notes:		

How This Checklist Works

Method. The questions come from primary sources on what Medicare covers, Medicaid's role in long-term care, long-term care insurance, Department of Veterans Affairs benefits and Pennsylvania's PA MEDI program. The sources are listed below.

What it is. The checklist is an educational review. It is a list of questions, not a calculator, and it has no assumptions or projections to explain.

Limits. The checklist does not assess your situation. It does not point you to any product. It does not replace legal, tax or insurance advice. Outcomes depend on your own coverage, your health and the rules in force when you need care, and results can vary.

Figures. No figures are used in this checklist.

Privacy. The checklist is a printed page. What you write on it stays with you. Nothing is sent to us.

What Medicare generally covers and does not cover

Medicare Part A (Hospital Insurance) covers skilled nursing facility care for a limited time after a medically necessary inpatient hospital stay of at least 3 days in a row, with up to 100 days per benefit period. Medicare does not pay for long-term care, which Medicare also calls custodial care. Medicare and Medigap do not pay for long-term care services.

> Want to talk through your open questions? We are glad to talk them through with you. Schedule a conversation at langanfinancialgroup.com/get-started-today or call 717-288-1880.

Sources

• Pennsylvania Department of Aging, Medicare Counseling (PA MEDI), aging.pa.gov/aging-services/medicare-counseling, as of November 2026
• Medicare.gov, Long-term care, medicare.gov/coverage/long-term-care
• Medicare.gov, Skilled nursing facility care, medicare.gov/coverage/skilled-nursing-facility-care
• Administration for Community Living, Receiving Long-Term Care Insurance Benefits, acl.gov
• Congressional Research Service, Long-Term Care Insurance: Overview (IF11614)

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