



The GeorgiaCares Lifelong Planning Program



Your Future, Your Choice

Fact Sheet

The Georgia Department of Human Resources Division of Aging Services presents the GeorgiaCares Lifelong Planning Program – a dynamic public-private partnership that promotes financial and personal independence for aging Georgians. This growing statewide collaborative helps mid-life and older consumers prepare holistically for a range of future needs and expenses – from living independently at home to maximizing choices in facility-based long-term care.

The program's highly trained community educators and counselors:

- build consumer awareness about long-term care services and costs;
- provide tools to help individuals assess their potential needs;
- objectively present diverse options and solutions; and
- equip individuals with consumer protection techniques for making safe, well-informed decisions about lifelong planning.

Mobilizing a Statewide Team

The state's 12 Area Agencies on Aging direct activities in their regions and recruit volunteer community educators to assist staff with one-on-one education sessions, information fairs, presentations, and other activities designed to educate and empower Georgia's consumers. The Georgia Division of Aging Services supports these regional efforts through statewide project coordination, regular staff and volunteer training, outreach tools, partnership management, Web site development, and performance tracking.

Long-Term Care Planning

Too many of our nation's families dive into long-term care decision-making in the midst of sudden life crises and with little advance preparation. The GeorgiaCares lifelong planning program builds consumer awareness about what long-term care is, service options that are available in homes and facilities, ways to plan in advance for future expenses, and techniques for avoiding scams and fraud.

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The GeorgiaCares Lifelong Planning Program, cont.

Long-Term Care: What It Is

Long-term care services help individuals perform a variety of daily tasks, from activities such as housekeeping, meal preparation, errands, and money management to more personal functions such as grooming, dressing, and bathing. Paid long-term care is available through home care agencies, continuing care retirement communities, adult daycare programs, assisted living facilities, and nursing homes.

Private Financing for Long-Term Care

Lifelong Planning educators help consumers anticipate needs and plan for potential costs by explaining common services, describing an array of private financing options, presenting tools for objective decision-making, and answering questions about public financing. Private advance preparation products include long-term care insurance, reverse mortgages, life insurance arrangements, annuities, special needs trusts, and financial planning.

Taking Consumer Protection Seriously

Helping consumers avoid financial exploitation is a key component of the lifelong planning program. As dedicated advocates for consumers, staff and volunteers distribute and explain public education tools such as checklists for comparing features of common planning products, guidelines for assessing product risks, and key questions to help consumers identify reputable professionals in fields such as long-term care insurance, reverse mortgage development, and financial planning.

The Strength of Public-Private Partnerships

The GeorgiaCares Lifelong Planning Program is a public-private partnership that relies on the zealous teamwork of public agencies, community volunteers, nonprofit organizations, and socially committed companies. Through joint educational projects, volunteer service, and in-kind donations, partners advance the program's mission to provide bias-free long-term care information and self-help planning resources to mid-life and older Georgians.

The GeorgiaCares Lifelong Planning Program prepares consumers for tomorrow by helping adults explore options, plan strategically, and boldly take control of their long-term care futures.

For more information:

Contact GeorgiaCares at 1-800-669-8387.