

## Financing Care – Alzheimer's disease

On this resource list:

**Alzheimer's Association**

**General**

**Planning**

**Financing & Factors that Affect Costs**

**Medicare & Medicaid**

**Financial Abuse**

**Resources for Financial Advisors, Employers, Clinicians**

### Alzheimer's Association

#### Web Resources

2019 Alzheimer's disease facts and figures.

Full-text: <http://www.alz.org/facts>

Green-Field Library owns.

*Money matters.*

Alzheimer's Association

<https://www.alz.org/media/Documents/alzheimers-dementia-money-matters-plans-b.pdf>

*Planning for care costs.*

Chicago, IL: Alzheimer's Association National Office.

<http://www.alz.org/care/alzheimers-dementia-common-costs.asp>

## General

### Articles

Gardiner, P.; Byrne, G.; Mitchell, L.; et al. Financial capacity in older adults: a growing concern for clinicians. *The Medical Journal of Australia*. Feb 2015; vol. 202(2), pp. 82-85.

Full-text:

<https://www.mja.com.au/journal/2015/202/2/financial-capacity-older-adults-growing-concern-clinicians>

### Web Resources

*Alzheimer's caregiving pushes many into debt.*

<http://www.marketwatch.com/story/many-go-into-debt-helping-relatives-with-alzheimers-2014-11-18>

*BenefitsCheckup.com.*

Washington, DC: National Council on Aging, 2008.

<http://www.benefitscheckup.org>

*How to navigate a medical crisis.*

New York, NY: Money Magazine, 2013

<http://time.com/money/2794982/how-to-navigate-a-medical-crisis>

*Kiplinger's retirement planning guide.*

Washington, DC: The Kiplinger Washington Editors, Inc. 2018.

Updated annually. Order here: <https://store.kiplinger.com/kiplingers-retirement-planning-guide.html>

Green-Field Library does not own.

*Navigate a course for long term care.*

Washington, DC: Kiplinger's Personal Finance.

<http://www.kiplinger.com/article/insurance/T066-C000-S001-navigate-a-course-for-long-term-care.html>

*Shopper's guide to long-term care insurance.*

Kansas City, MO: National Association of Insurance Commissioners, 2013

Write to the National Association of Insurance Commissioners, 2301 McGee Street, Ste 800, Kansas City, MO 64108, or phone 1-816-783-8300.

[https://www.ltcfeds.com/epAssets/documents/NAIC\\_Shoppers\\_Guide.pdf](https://www.ltcfeds.com/epAssets/documents/NAIC_Shoppers_Guide.pdf)

## **Planning**

### **Articles**

Boyle, G. 'She's usually quicker than the calculator': financial management and decision-making in couples living with dementia. *Health and Social Care in the Community*. Sep 2013; vol. 21(5), pp.554-562.

Abstract: <http://www.ncbi.nlm.nih.gov/pubmed/23639052>

Green-Field Library does not own.

English, DM. Financial decision-making for adults lacking the capacity to make their own. *Generations: Journal of the American Society on Aging*. Sum 2012; vol. 36(2), pp. 66-72.

Abstract: <http://connection.ebscohost.com/c/articles/77496194/financial-decision-making-adults-lacking-capacity-make-their-own>

Green-Field Library owns.

Flint, LA; Sudore, RL; Widera, E. Assessing financial capacity impairment in older adults. *Generations: Journal of the American Society on Aging*. Sum 2012; vol. 36(2), pp. 59-65.

Abstract: <http://www.questia.com/library/journal/1P3-2717110161/assessing-financial-capacity-impairment-in-older-adults>

Green-Field library owns.

Karp, N; Wilson, R. Protecting older investors: the challenge of diminished capacity. *Generations: Journal of the American Society on Aging*. Sum 2012; vol. 36(2), pp. 33-38.

Full-text:

[http://www.aarp.org/content/dam/aarp/research/public\\_policy\\_institute/cons\\_prot/2011/rr2011-04.pdf](http://www.aarp.org/content/dam/aarp/research/public_policy_institute/cons_prot/2011/rr2011-04.pdf)

Green-Field Library owns.

Marson, DC. Clinical and ethical aspects of financial capacity in dementia: a commentary. *American Journal of Geriatric Psychiatry*. Apr 2013; vol.4, pp. 392-400.

Abstract: <http://www.ncbi.nlm.nih.gov/pubmed/23498385>

Green-Field Library owns.

Ratner, TC. Finances and Alzheimer's disease. *Business West*. Oct 2011, pp. 52-71.

Full-text reprinted at: <http://www.baconwilson.com/publication/pdf/487/11-11FinancesAlzeimersDisease.pdf>

Green-Field Library does own.

Triebel, KL; Marson, DC. The warning signs of diminished financial capacity in older adults. *Generations*. Sum 2012; vol. 36(2), pp. 39-45.

Full-text: <https://www.ncbi.nlm.nih.gov/pubmed/21325186>

Waldera, E; Steenpass, V; Marson, D. Finances in the older patient with cognitive impairment. *JAMA: Journal of the American Medical Association*. Feb 16, 2011; vol. 305(7), pp. 698-706.

Full-text: <https://www.ncbi.nlm.nih.gov/pubmed/21325186>

Green-Field Library owns.

## Web Resources

*4 questions to help you decide if long-term care insurance is right for you*  
Forbes.

<https://www.forbes.com/sites/bartastor/2018/04/29/4-questions-to-help-you-decide-if-long-term-care-insurance-is-right-for-you/#7be4fe22651d>

*5 things you should know about long-term care insurance.*

AARP: Real possibilities

<https://www.aarp.org/caregiving/financial-legal/info-2018/long-term-care-insurance-fd.html>

*11 ways to afford the care you need.*

Consumer Reports

<https://www.consumerreports.org/personal-finance/11-ways-to-afford-the-assisted-living-care-you-need/>

*Alzheimer and dementia care for veterans.*

Washington, DC: U.S. Department of Veterans Affairs

[http://www.va.gov/GERIATRICAL/Alzheimer\\_s\\_and\\_Dementia\\_Care.asp](http://www.va.gov/GERIATRICAL/Alzheimer_s_and_Dementia_Care.asp)

*Alzheimer's disease and financial planning.*

Atlanta, GA: WebMD.

<http://www.webmd.com/alzheimers/guide/financial-planning>

*Choosing long term care.*

Washington, DC: Agency for Health Research and Quality

<http://archive.ahrq.gov/consumer/qnt/qntltc.htm>

*Financial planning for Alzheimer's.*

Washington, DC: Kiplinger Personal Finance.

<http://www.kiplinger.com/fronts/special-report/alzheimers-financial-planning/>

*Getting financial help for dementia care & Alzheimer's care.*

Dementia Care Central

<https://www.dementiacarecentral.com/financial-assistance/>

*Guide to long term care (LTC) insurance.*

Washington, DC: America's Health Insurance Plans, 2004.

[http://www.pueblo.gsa.gov/cic\\_text/health/ltc/guide.htm](http://www.pueblo.gsa.gov/cic_text/health/ltc/guide.htm)

*Legal and financial planning for people with Alzheimer's disease.*

Bethesda, MD: National Institute on Aging

<http://www.nia.nih.gov/alzheimers/publication/legal-and-financial-planning-people-alzheimers-disease-fact-sheet>

*Long term care for older adults: a review of home and community based services versus nursing institutional care.*

Rockville, MD: Agency for Health Care Quality and Research, U.S. Department of Health and Human Services

<https://www.ncbi.nlm.nih.gov/books/NBK114863/>

*Long term care costs across the nation.*

Richmond, VA: Genworth Financial,

<https://www.genworth.com/corporate/about-genworth/industry-expertise/cost-of-care.html>

*Medicaid's role for people with dementia.*

Henry J Kaiser Family Foundation

<https://www.kff.org/medicaid/issue-brief/medicaids-role-for-people-with-dementia/>

*Paying for services*

ACL: Administration for Community living.

<https://acl.gov/payingforservices>

*Payment options & financial assistance for Alzheimer's / dementia care*

Paying for Senior Care: Understand your financial options for Long Term Care.

<https://www.payingforseniorcare.com/alzheimers/financial-assistance.html>

*Taking the mystery out of retirement planning.*

Washington, DC: U.S. Department of Labor, 2014

<https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/taking-the-mystery-out-of-retirement-planning.pdf>

*A stunning study on dementia, couples and money.*

St Paul / Minneapolis, MN: NextAvenue, 2014

<https://www.nextavenue.org/stunning-study-dementia-couples-and-money/>

*What's the best age to buy long term care insurance.*

Westlake Village, CA: American Association for Long Term Care Insurance

<http://www.aaltci.org/long-term-care-insurance/learning-center/best-age-to-buy-long-term-care-insurance.php>

## **Financing & Factors that Affect Cost of Care**

### **Articles**

Bentkover, J; Cai, S; Makinenni, R; et al. Road to the nursing home: costs and disease progression among Medicare beneficiaries with ADRD. *American Journal of Alzheimer's disease and Other Dementias*. Mar 2012; vol. 27(2), pp. 90-100.

Abstract: <http://www.ncbi.nlm.nih.gov/pubmed/22495336>

Green-Field Library owns.

Finelstein, ES; Reid, M; Kleppinger, A. Are baby boomers who care for their older parents planning for their own future long-term care needs? *Journal of Aging & Social Policy*. Jan-Mar 2012; vol. 24(1), pp. 29-45.

Full-text: <http://www.ncbi.nlm.nih.gov/pubmed/22239280>

Green-Field Library does not own.

Goodwin, JS; Howrey, B; Zhang, DD; et al. Risk of continued institutionalization of hospitalization in older adults. *Journal of Gerontology: Biological and Medical Sciences*. Dec 2011; vol. 66(12), pp. 1321-1370.

Full-text: <http://www.ncbi.nlm.nih.gov/pubmed/21968285>

Green-Field Library does not own.

Leisle, R. Financial rationale for long-term care planning. *Journal of Financial Service Professionals*. Jan 2008; vol. 62(1), pp. 46-53.

Full-text: [http://www.ltcia.com/leisle\\_j0108.pdf](http://www.ltcia.com/leisle_j0108.pdf)

Green-Field Library does not own.

Nakajima, M. Everything you've always wanted to know about reverse mortgages but were afraid to ask. *Business Review*. 2012, pp. 19-31.

Full-text: <http://www.philadelphiafed.org>

Pennington, M; Gomes, M; Chrysanthaki, T; et al. The cost of diagnosis and early support in patients with cognitive decline. *International Journal of Geriatric Psychiatry*. Dec 22, 2016 [Epub ahead of print]

Abstract: <https://www.ncbi.nlm.nih.gov/pubmed/28004429>

Green-Field Library owns.

Thomas, T. Alzheimer's disease: a growing part of LTC costs. *National Underwriter. Life & Health*. Sep 5, 2005; vol. 109(33), p. 50.

Abstract reprinted at: <http://www.lifehealthpro.com/2005/08/11/alzheimers-disease-a-growing-part-of-ltc-costs>

Green-Field Library does not own.

Van, HCH; Thorpe, JM; Chestnutt, D; et al. Do nurse-led skill training interventions affect informal caregivers' out-of-pocket expenditures? *Gerontologist*. Feb 2012; vol. 53(1), pp. 60-70.

Abstract: <http://www.ncbi.nlm.nih.gov/pubmed/22459694>

Green-Field Library owns.

## Tools

*Archived KaiserEDU.org Tutorials.*

Menlo Park, CA: Henry J. Kaiser Family Foundation

Includes: long term care, uninsured, Medicaid, dual eligible, and more.

<http://kff.org/archived-kaiseredu-org-tutorials>

*MetLife market survey of adult day services & home care costs.*

Westport, CT: MetLife Mature Market Institute, 2008.

Provides the high, low, and average rates of home health aides and informal caregivers for selected zip codes. Updated annually.

<http://www.metlife.com/mmi/publications/research-studies/index.html>

*MetLife market survey of nursing home and assisted living costs.*

Westport, CT: MetLife Mature Market Institute, 2007.

Provides the high, low, and average rates of care in nursing home and assisted living residences for selected cities. Updated annually.

<http://www.metlife.com/mmi/publications/research-studies/index.html>



*Use your home to stay at home: a guide for homeowners who need help now.*  
Washington, DC: National Council on Aging, 2005.  
<https://www.ncoa.org/resources/use-your-home-to-stay-at-home>

## **Web Resources**

*Americans continue to believe government will pay for ADL assistance, long-term care.* McKnight's Senior Living.  
<https://www.mcknightsseniorliving.com/home/news/americans-continue-to-believe-government-will-pay-for-adl-assistance-long-term-care/>

*Disability benefits for neurological problems.*  
Berkeley, CA: Nolo Press  
"Social Security approves disability benefits for serious cases of epilepsy, cerebral palsy, Parkinson's disease, multiple sclerosis, ALS, and other nerve-based diseases."  
<http://www.disabilitysecrets.com/topics/neurological-problems>

*Dual eligibles* (people in the United States covered by both Medicare and Medicaid).  
Menlo Park; CA: Henry J. Kaiser Family Foundation  
<http://kff.org/tag/dual-eligible>

*Getting disability benefits for early-onset Alzheimer's disease.*  
Social Security has specific criteria for when Alzheimer's qualifies for disability, but an early-onset diagnosis gets fast-tracked  
Berkeley, CA: Nolo Press.  
<http://www.disabilitysecrets.com/resources/getting-disability-benefits-early-onset-alzheimers-diseas#>

*Getting disability for Vascular dementia or Dementia with Lewy Bodies (DLB)*  
Berkeley, CA: Nolo Press.  
<http://www.disabilitysecrets.com/resources/disability/getting-disability-vascular-dementia-or-dement>

*Getting Social Security disability benefits for dementia.* Those who have dementia with frequent confusion, memory or intellectual problems, or mood or personality changes can often get benefits if they meet the requirements outlined by the SSA.

Berkeley, CA: Nolo Press

<http://www.nolo.com/legal-encyclopedia/getting-social-security-disability-benefits-dementia.html>

*Financing Long-Term Services and Supports for Individuals with Disabilities and Older Adults-Workshop Summary*

Washington, DC: Institute of Medicine.

<https://www.nap.edu/catalog/18538/financing-long-term-services-and-supports-for-individuals-with-disabilities-and-older-adults>

*Health Savings Accounts (HSAs).*

Washington, DC: Office of the Public Affairs, United States Department of the Treasury.

Health Savings Accounts (HSAs) were created by the Medicare bill signed by President Bush on December 8, 2003 and are designed to help individuals save for future qualified medical and retiree health expenses on a tax-free basis.

<http://www.treasury.gov/resource-center/faqs/taxes/pages/health-savings-accounts.aspx>

*How reverse mortgages work.*

Berkeley, CA: Nolo Law for All

<http://www.nolo.com/legal-encyclopedia/reverse-mortgage-scams.html>

*LeadingAge 2016 Pathway Report: perspectives on the Challenges of Financing Long-Term Services and Supports.*

LeadingAge

<https://www.leadingage.org/leadingage-2016-pathways-report-perspectives-challenges-financing-long-term-services-and-supports>

*Long term care costs could reach \$5.6 trillion by 2047: report.*

McKinight's Senior Living.

<https://www.mcknightsseniorliving.com/home/news/long-term-care-costs-could-reach-5-6-trillion-by-2047-report/>

*Social Security compassionate allowances.* Certain serious easily provable conditions are eligible for expedited approval through the Compassionate Allowance program.

Berkley, CA: Nolo Press

<http://www.disabilitysecrets.com/resources/social-security-disability/social-security-basics/compassionate-allowance>

*What services Medicare Part B will cover.*

Berkeley, CA: Nolo Press

“Until recently, Medicare did not cover various kinds of physical, speech, and occupational therapy, or psychotherapy and other mental health services, for people who had been diagnosed with Alzheimer’s disease. Medicare’s reasoning was that patients with Alzheimer’s were incapable of medically improving, and that the treatment was therefore not “medically necessary.”

Medicare has now reversed its stance and a patient can no longer be denied Medicare coverage for physician-prescribed therapies or treatments solely because the patient has been diagnosed with Alzheimer’s.”

<http://www.nolo.com/legal-encyclopedia/what-services-medicare-part-b-will-cover.html>

## **Medicare & Medicaid**

### **Web Resources**

*CMS fast facts.*

CMS has developed a new quick reference statistical summary on annual CMS program and financial data. CMS Fast Facts includes summary information on total program enrollment, utilization, expenditures, as well as total number of Medicare providers including physicians by specialty area.

<https://www.cms.gov/research-statistics-data-and-systems/statistics-trends-and-reports/cms-fast-facts/index.html>

*Medicare medical savings account (MSA) plans.*

Medicare works with private insurance companies to offer you ways to get your health care coverage. These companies can choose to offer a consumer-directed Medicare Advantage Plan, called a Medicare MSA Plan. These plans are similar to Health Savings Account Plans available outside of Medicare. You can choose your health care services and providers.

<https://www.medicare.gov/sign-up-change-plans/types-of-medicare-health-plans/medicare-medical-savings-account-msa-plans>

*Medicaid planning that won't work: asset transfers that incur a Medicare penalty.*

Recent Medicaid laws have made some Medicaid planning strategies obsolete  
Berkeley, CA: Nolo Press

<http://www.nolo.com/legal-encyclopedia/medicaid-planning-asset-transfers-incur-medicare-penalty.html>

*Medigap (supplemental insurance) policies.*

Washington, DC: Centers for Medicare and Medicaid Services.

<http://cms.hhs.gov/Medicare/Health-Plans/Medigap/index.html>

*Spouses of Medicaid long-term care recipients.*

Washington, DC: U.S. Department of Health and Human Services

<http://aspe.hhs.gov/daltcp/Reports/spouses.htm>

*Supplements & other insurance.*

Washington, DC: U.S. Centers for Medicare & Medicaid Services

<https://www.medicare.gov/supplements-other-insurance>

*What's Medicare supplemental insurance (medigap)?*

Washington, DC: U.S. Centers for Medicare & Medicaid Services

<https://www.medicare.gov/supplements-other-insurance/whats-medicare-supplement-insurance-medigap>

## **Financial Abuse**

### **Articles**

Christiansen, M. Unconscionable: financial exploitation of elderly persons with dementia. *Marquette Elder's Advisor*. Spring 2008; vol. 9(2), pp. 383-416.

Full-text:

<https://scholarship.law.marquette.edu/cgi/viewcontent.cgi?article=1058&context=elders>

Fenge, L; Lee, S. Understanding the risks of financial scams as part of elder abuse prevention. *British Journal of Social Work*. Jun 2018; vol. 48(4), pp. 906-923.

Abstract: <https://academic.oup.com/bjsw/article-abstract/48/4/906/5059549?redirectedFrom=fulltext>

Peisah, C; Bhatia, S; Macnab, J; et al. Knowledge translation regarding financial abuse and dementia for the banking sector: the development and testing of an education tool. *International Journal of Geriatric Psychiatry*. Jul 2016; vol. 31(7), pp. 702-707.

Full-text: <https://www.ncbi.nlm.nih.gov/m/pubmed/26559928/>

Shilling, D. New Trends in financial abuse and identity theft. *Victimization of the Elderly & Disabled*. Mar/Apr 2016; vol. 18(6), pp. 81-95.

Abstract:

[https://www.civicrosearchinstitute.com/online/article\\_abstract.php?pid=6&iid=1227&aid=7989](https://www.civicrosearchinstitute.com/online/article_abstract.php?pid=6&iid=1227&aid=7989)

### **Web Resource**

*Elder financial exploitation.*

Washington DC: National Adult Protective Services Association

<http://www.napsa-now.org/policy-advocacy/exploitation>

## Resources for Financial Advisors, Analysts, Employers & Clinicians

### Articles

Hurd, MD; Marorell, P; Delevande, A; et al. Monetary costs of dementia in the United States. *New England Journal of Medicine*. 2013; vol. 368, pp. 1326-1334.  
Full-text: <https://www.ncbi.nlm.nih.gov/pubmed/23550670>  
Green-Field Library owns.

Holland, SK; Evered, SR; Center, BA. Long-term care benefits may reduce end-of-life medical care costs. *Population Health Management*. Dec 2014; vol. 17(6), pp. 332-339.  
Full-text: <https://www.ncbi.nlm.nih.gov/pubmed/24784144>  
Green-Field Library does not own.

Knapp, M; Romeo, R. Dementia care costs and outcomes: a systematic review. *International Journal Geriatric Psychiatry*. Jun 2013; vol. 28(6), pp. 551-561.  
Abstract: <https://www.ncbi.nlm.nih.gov/pubmed/22887331>  
Green-Field Library owns.

Lin, PJ; Shong, Y; Fillit, HM. et al. Medicare expenditures of individuals with Alzheimer's disease and related dementias or mild cognitive impairment before and after diagnosis. *Journal of the American Geriatrics Society*. Jun 13, 2016; vol. 64(8), pp. 1529-1557.  
Abstract: <https://www.ncbi.nlm.nih.gov/pubmed/27295430>  
Green-Field Library owns.

Marson, D; Sabatino, C. Financial capacity in an aging society. *Generations*. Summer 2012; Sum 2012(2), pp. 6-11.  
Full-text: <https://www.asaging.org/blog/financial-capacity-aging-society-0>  
Green-Field Library owns.

Niccolai, LM; Triebel, KL; Gerstenecker, A; et al. Neurocognitive predictors of declining financial capacity in persons with mild Cognitive Impairment. *Clinical Gerontologist*. Jan-Feb 2017; vol. 40(1), pp. 14-23.  
Abstract: <http://www.tandfonline.com/doi/full/10.1080/07317115.2016.1228022>

Schaller, S; Kolominsky-Rabas, PL. The main cost drivers in dementia: a systematic review. *International Journal of Geriatric Psychiatry*. Feb 2015; vol. 30(2), pp. 111-129

Abstract: <https://www.ncbi.nlm.nih.gov/pubmed/25320002>

Green-field Library owns.

Stevenson, DG; Frank, RG; Tau, J. Private long-term care insurance and state tax incentives. *Inquiry*. Fall 2009; vol. 46(3), pp. 305-321.

Abstract: <http://www.ncbi.nlm.nih.gov/pubmed/19938726>

Green-Field Library owns.

Sudo, FK; Laks, J. Financial capacity in dementia: a systematic review. *Aging & Mental Health*. Sep 20, 2016; pp. 1-7.

Abstract: <https://www.ncbi.nlm.nih.gov/pubmed/27647045>

Green-Field Library does not own.

Zick, CD; Mathews, CJ; Roberts, JS; et al. Genetic testing for Alzheimer's disease and its impact on insurance purchasing behavior. *Health Affairs*. Mar-Apr 2005; vol. 24(2), pp. 483-490.

Abstract: <http://content.healthaffairs.org/cgi/content/full/24/2/483>

Green-Field Library owns.

Zhu, C.W.; Stern, Y. Use and cost of hospitalization in dementia: longitudinal results from a community-based study. *International Journal of Geriatric Psychiatry*. Aug 2015; vol. 30(8), pp. 833-841

Full-text: <https://www.ncbi.nlm.nih.gov/pubmed/25351909>

Green-Field Library owns.

## Web Resources

*Advisors should consider a 'Dementia Protocol'*

Friedberg, BA; April 16, 2015

New York, NY: Investopedia

<http://www.investopedia.com/articles/financial-advisors/041615/advisors-should-consider-dementia-protocol.asp>

*As cognition slips, financial skills are often the first to go.*

Bernard, TS; April 24, 2015

New York, NY: New York Times and Company

<https://www.nytimes.com/2015/04/25/your-money/as-cognition-slips-financial-skills-are-often-the-first-to-go.html>

*Assessment of older adults with diminished capacity.*

American Bar Association Commission on Law and Aging

<https://www.apa.org/pi/aging/resources/guides/diminished-capacity.pdf>

*Caregivers in decline: a close-up look at the health risks of caring for someone in decline. Report of findings.*

Minnetonka, MN; Bethesda, MD: Evercare; National Alliance for Care giving, 2006.

<http://www.caregiving.org/data/Caregivers%20in%20Decline%20Study-FINAL-lowres.pdf>

*Financial capacity in the elderly.*

Presentation defines: financial capacity (donative, contractual, testamentary); financial abuse, and mental health professional's role.

[https://www.ohsu.edu/xd/education/schools/school-of-medicine/departments/clinical-departments/psychiatry/grand-rounds/upload/gr\\_Ganzini-Financial-Capacity-in-the-Elderly.pdf](https://www.ohsu.edu/xd/education/schools/school-of-medicine/departments/clinical-departments/psychiatry/grand-rounds/upload/gr_Ganzini-Financial-Capacity-in-the-Elderly.pdf)

*Genworth Financial cost of care survey. Home care providers, assisted living facilities, and nursing homes.*

Richmond, VA: Genworth Financial, 2007.

[http://longtermcare.genworth.com/comweb/consumer/pdfs/long\\_term\\_care/Cost\\_Of\\_Care\\_Survey.pdf](http://longtermcare.genworth.com/comweb/consumer/pdfs/long_term_care/Cost_Of_Care_Survey.pdf)

*Just getting by: unmet need for personal assistance service among persons 50 or older with disabilities.*

Gibson, M.J.; Verma, S.K.

Washington, DC: AARP Public Policy Institute, 2006.

[http://assets.aarp.org/rgcenter/il/2006\\_25\\_disability.pdf](http://assets.aarp.org/rgcenter/il/2006_25_disability.pdf)



*Mental capacity and competence in dementia: from finances, wills and voting to guns.*

Harvard Medical School

[http://www.nmr.mgh.harvard.edu/~bradd/Fogel\\_2017\\_Capacity\\_Competence.pdf](http://www.nmr.mgh.harvard.edu/~bradd/Fogel_2017_Capacity_Competence.pdf)

*MetLife caregiving cost study: productivity losses to U.S. business.*

Westport, CT: MetLife Mature Market Institute, 2006.

<http://www.caregiving.org/data/jugglingstudy.pdf><http://www.caregiving.org/data/Caregiver%20Cost%20Study.pdf>

*Tips for representing a client with diminished capacity.*

American Bar Association

<https://www.americanbar.org/groups/litigation/committees/solo-small-firm/practice/2016/tips-representing-client-diminished-capacity/>

*Protecting the elderly from financial abuse.*

Washington, DC: American Bankers Association

<https://www.aba.com/consumers/pages/protectingtheelderly.aspx>

*Who buys long-term care insurance: twenty-five years of study of buyers and non-buyers in 2015-2016.*

Washington, DC: AHIP (America's Health Insurance Plans), 2017.

[https://www.ahip.org/wp-content/uploads/2017/01/LifePlans\\_LTC\\_2016\\_1.5.17.pdf](https://www.ahip.org/wp-content/uploads/2017/01/LifePlans_LTC_2016_1.5.17.pdf)

## **Financing Care**

A selected list of references compiled by

*Alzheimer's Association Green-Field Library and Resource Center*

*Alzheimer's Association National Office*

*Chicago, IL 60601*

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