

# Long Term Care Resources - Finding Your Path Forward

## Planning for Long Term Care

Whether you are just beginning to think about long term care or your current long term care or financial plan is changing, it's important to connect frequently with your providers of care, your personal financial institutions and any other organizations involved in your care to ensure there will not be gaps in your care or in the payment to those delivering your care.

## Paying for Long Term Care

It is important to clearly understand what type of care is and what type of care is not covered. Some ways to help cover the cost of long term care are:

- **Long Term Care Insurance** – an insurance policy that provides reimbursement to covered chronically ill persons for long term care services received in an institutional, community-based, or home care setting. Chronically ill may include individuals living with Alzheimer's Disease or Cancer. These individuals are typically unable to perform certain Activities of Daily Living (ADL), such as eating, bathing, or dressing without help.
- **Private Pay** – using your own income or savings to pay for services. Savings may consist of CD's, savings bonds, trusts, cash value life insurance, annuities, or other retirement accounts.
- **Medicaid** – a program funded by state and federal governments. To qualify your income must be below a certain level and you must meet minimum eligibility requirements. To find out if you may qualify, please see the contact information for Medicaid included.
- **Medicare** – a health insurance program funded by the federal government. Typically, Medicare coverage only pays for skilled services or rehabilitative care and only for a short period of time. Medicare does not pay for most long term care services or personal care.
- **Health Insurance** – a private or employer-sponsored health insurance program. Most plans have the same type of limitations as Medicare and may only cover short term skilled medically necessary care.
- **Veteran's Benefits** – a program offered through the US Department of Veterans Affairs that supports retired or separated United States armed forces personnel, their dependents and survivors.

## Getting Support and Finding Services

You may be able to receive care and find support from providers or local programs in your own community. Below are local or national organizations that may be suited to help you find your path forward.

### Aging and Disability Resource Centers (ADRC) in Wisconsin (see below for list by county)

<https://www.dhs.wisconsin.gov/adrc/index.htm>

### Medicaid in Wisconsin

<https://www.benefits.gov/benefit/1646>

Phone: 800.362.3002

### Eldercare Locator

<https://eldercare.acl.gov/Public/Index.aspx>

Phone: 800.677.1116

### Greater Wisconsin Agency on Aging Resources

<https://gwaar.org/>

Phone: 866.813.0974

### Aging and Disability Resource Centers (ADRC) by County

County	Resource Center Name	Website Address	Phone Number
Adams	ADRC of Adams, Green Lake, & Waushara Counties	<a href="http://www.adrcinformation.org">www.adrcinformation.org</a>	877-833-5378
Ashland	ADRC of the North	<a href="http://www.adrc-n-wi.org">www.adrc-n-wi.org</a>	866-663-3607
Barron	ADRC of Barron, Rusk & Washburn Counties	<a href="http://www.adrcconnections.org">www.adrcconnections.org</a>	877-883-5378
Bayfield	ADRC of the North	<a href="http://www.adrc-n-wi.org">www.adrc-n-wi.org</a>	866-663-3607
Brown	ADRC of Brown County	<a href="http://www.adrcofbrowncounty.org">www.adrcofbrowncounty.org</a>	920-448-4300
Buffalo	ADRC of Buffalo & Pepin Counties	<a href="http://www.adrc-bcp.com">www.adrc-bcp.com</a>	866-578-2372
Burnett	ADRC of Northwest Wisconsin	<a href="http://www.adrcnwwi.org">www.adrcnwwi.org</a>	877-485-2372

County	Resource Center Name	Website Address	Phone Number
Calumet	ADRC of Calumet, Outagamie & Waupaca Counties	<a href="http://www.yourADRCresource.org">www.yourADRCresource.org</a>	866-739-2372
Chippewa	ADRC of Chippewa County	<a href="http://www.co.chippewa.wi.us/adrc">www.co.chippewa.wi.us/adrc</a>	888-400-6920
Clark	ADRC of Clark County	<a href="http://www.co.clark.wi.us">www.co.clark.wi.us</a>	866-743-5144
Columbia	ADRC of Columbia County	<a href="http://www.co.columbia.wi.us/columbiacounty/adrc">www.co.columbia.wi.us/columbiacounty/adrc</a>	888-742-9233
Crawford	ADRC of Eagle Country	<a href="http://www.adrceagle.org">www.adrceagle.org</a>	877-794-2372
Dane	ADRC of Dane County	<a href="http://www.daneadrc.org">www.daneadrc.org</a>	855-417-6892
Dodge	ADRC of Dodge County	<a href="http://www.co.dodge.wi.gov">www.co.dodge.wi.gov</a>	800-924-6407
Door	ADRC of Door County	<a href="http://www.adrcdoorcounty.org">www.adrcdoorcounty.org</a>	855-828-2372
Douglas	ADRC of Douglas County	<a href="http://www.douglascountywi.org/adrc">www.douglascountywi.org/adrc</a>	866-946-2372
Dunn	ADRC of Dunn County	<a href="http://www.co.dunn.wi.us">www.co.dunn.wi.us</a>	715-232-4006
Eau Claire	ADRC of Eau Claire County	<a href="http://www.eauclaireadrc.org">www.eauclaireadrc.org</a>	888-338-4636
Florence	ADRC of Florence County	<a href="http://www.florencecountywi.com">www.florencecountywi.com</a>	855-528-2372
Fond du Lac	ADRC of Fond du Lac County	<a href="http://www.fdlco.wi.gov/adrc">www.fdlco.wi.gov/adrc</a>	888-435-7335
Forest	ADRC of the Northwoods	<a href="http://www.adrcofthenorthwoods.org">www.adrcofthenorthwoods.org</a>	800-699-6704
Grant	ADRC of Southwest Wisconsin	<a href="http://www.adrcswwi.org">www.adrcswwi.org</a>	877-794-2372
Green	ADRC of Southwest Wisconsin	<a href="http://www.adrcswwi.org">www.adrcswwi.org</a>	877-794-2372
Green Lake	ADRC of Adams, Green Lake, & Waushara Counties	<a href="http://www.adrcinformation.org">www.adrcinformation.org</a>	877-883-5378
Iowa	ADRC of Southwest Wisconsin	<a href="http://www.adrcswwi.org">www.adrcswwi.org</a>	877-794-2372

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Iron	ADRC of the North	<a href="http://www.adrc-n-wi.org">www.adrc-n-wi.org</a>	866-663-3607
Jackson	ADRC of Jackson County	<a href="http://www.co.jackson.wi.us">www.co.jackson.wi.us</a>	844-493-4245
Jefferson	ADRC of Jefferson County	<a href="http://www.jeffersoncountywi.gov/departments/human_services/aging_and_disability_resource_center/index.php">http://www.jeffersoncountywi.gov/departments/human_services/aging_and_disability_resource_center/index.php</a>	866-740-2372
Juneau	ADRC of Eagle Country	<a href="http://www.adrceagle.org">www.adrceagle.org</a>	877-794-2372
Kenosha	ADRC of Kenosha County	<a href="http://www.adrc.kenoshacounty.org">www.adrc.kenoshacounty.org</a>	800-472-8008
Kewaunee	ADRC of the Lakeshore	<a href="http://www.ADRCoftheLakeshore.com">www.ADRCoftheLakeshore.com</a>	877-416-7083
La Crosse	ADRC of La Crosse County	<a href="http://www.lacrossecounty.org/adrc">www.lacrossecounty.org/adrc</a>	800-500-3910
LaFayette	ADRC of Southwest Wisconsin	<a href="http://www.adrcswwi.org/">www.adrcswwi.org/</a>	877-794-2372
Langlade	ADRC of Central Wisconsin	<a href="http://www.adrc-cw.com">www.adrc-cw.com</a>	888-486-9545
Lincoln	ADRC of Central Wisconsin	<a href="http://www.adrc-cw.com">www.adrc-cw.com</a>	888-486-9545
Manitowoc	ADRC of the Lakeshore	<a href="http://www.ADRCoftheLakeshore.com">www.ADRCoftheLakeshore.com</a>	877-416-7083
Marathon	ADRC of Central Wisconsin	<a href="http://www.adrc-cw.com">www.adrc-cw.com</a>	888-486-9545
Marinette	ADRC of Marinette County	<a href="http://www.marinettecounty.com/adrc">www.marinettecounty.com/adrc</a>	888-442-3267
Marquette	ADRC of Marquette County	<a href="http://www.co.marquette.wi.us">www.co.marquette.wi.us</a>	855-440-2373
Menominee	ADRC of the Wolf River Region	<a href="http://www.adrcwolfriver.org">www.adrcwolfriver.org</a>	855-492-2372
Milwaukee	Aging Resource Center (ARC) of Milwaukee County	<a href="http://county.milwaukee.gov/aging/resourcecenter">http://county.milwaukee.gov/aging/resourcecenter</a>	866-229-9695
Monroe	ADRC of Monroe County	<a href="http://www.co.monroe.wi.us/departments/senior-services">http://www.co.monroe.wi.us/departments/senior-services</a>	888-339-7854

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Oconto	ADRC of the Wolf River Region	<a href="http://www.adrcwolfriver.org">www.adrcwolfriver.org</a>	855-492-2372
Oneida	ADRC of Oneida County	<a href="http://www.oneidacountyaginginfo.com/">http://www.oneidacountyaginginfo.com/</a>	800-379-7499
Outagamie	ADRC of Calumet, Outagamie & Waupaca Counties	<a href="http://www.yourADRCresource.org">www.yourADRCresource.org</a>	866-739-2372
Ozaukee	ADRC of Ozaukee County	<a href="http://www.co.ozaukee.wi.us/ADRC">www.co.ozaukee.wi.us/ADRC</a>	866-537-4261
Pepin	ADRC of Buffalo & Pepin Counties	<a href="http://www.adrc-bcp.com">www.adrc-bcp.com</a>	866-578-2372
Pierce	ADRC of Pierce County	<a href="http://www.co.pierce.wi.us/Human%20Services/ADRC.html">http://www.co.pierce.wi.us/Human%20Services/ADRC.html</a>	877-273-0804
Polk	ADRC of Northwest Wisconsin	<a href="http://www.adrcnwwi.org">www.adrcnwwi.org</a>	877-485-2372
Portage	ADRC of Portage County	<a href="http://www.co.portage.wi.us/department/adrc">http://www.co.portage.wi.us/department/adrc</a>	866-920-2525
Price	ADRC of the North	<a href="http://www.adrc-n-wi.org">http://www.adrc-n-wi.org</a>	866-663-3607
Racine	ADRC of Racine County	<a href="http://www.adrc.racinecounty.com">www.adrc.racinecounty.com</a>	866-219-1043
Richland	ADRC of Eagle Country	<a href="http://www.adrceagle.org">www.adrceagle.org</a>	877-794-2372
Rock	ADRC of Rock County	<a href="http://www.co.rock.wi.us/adrc">www.co.rock.wi.us/adrc</a>	855-741-3600
Rusk	ADRC of Barron, Rusk & Washburn Counties	<a href="http://www.adrcconnections.org">www.adrcconnections.org</a>	888-538-3031
St Croix	ADRC of St. Croix County	<a href="http://www.sccwi.us/ADRC">www.sccwi.us/ADRC</a>	800-372-2333
Sauk	ADRC of Eagle Country	<a href="http://www.adrceagle.org">www.adrceagle.org</a>	877-794-2372
Sawyer	ADRC of the North	<a href="http://www.adrc-n-wi.org">www.adrc-n-wi.org</a>	866-663-3607
Shawano	ADRC of the Wolf River Region	<a href="http://www.adrcwolfriver.org">www.adrcwolfriver.org</a>	855-492-2372
Sheboygan	ADRC of Sheboygan County	<a href="http://www.sheboygancounty.com">www.sheboygancounty.com</a>	800-596-1919

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Taylor	ADRC of the Northwoods	<a href="http://www.adrcofthenorthwoods.org">www.adrcofthenorthwoods.org</a>	800-699-6704
Trempealeau	ADRC of Trempealeau County	<a href="http://www.trempealeau.com/adrc">www.trempealeau.com/adrc</a>	800-273-2001
Vernon	ADRC of Vernon County	<a href="http://www.vernoncounty.org">www.vernoncounty.org</a>	888-637-1323
Vilas	ADRC of Vilas County	<a href="http://www.vilascountywi.gov">www.vilascountywi.gov</a>	800-374-1123
Walworth	ADRC of Walworth County	<a href="http://www.co.walworth.wi.us">www.co.walworth.wi.us</a>	800-365-1587
Washburn	ADRC of Barron, Rusk and Washburn Counties	<a href="http://www.adrcconnections.org">www.adrcconnections.org</a>	888-538-3031
Washington	ADRC of Washington County	<a href="http://www.washingtoncountyadrc.org">www.washingtoncountyadrc.org</a>	877-306-3030
Waukesha	ADRC of Waukesha County	<a href="http://www.waukeshacounty.gov/adrc">www.waukeshacounty.gov/adrc</a>	866-677-2372
Waupaca	ADRC of Calumet, Outagamie & Waupaca Counties	<a href="http://www.yourADRCresource.org">www.yourADRCresource.org</a>	866-739-2372
Waushara	ADRC of Adams, Green Lake, Marquette and Waushara Counties	<a href="http://www.adrcinformation.org">www.adrcinformation.org</a>	877-883-5378
Winnebago	ADRC of Winnebago County	<a href="http://www.co.winnebago.wi.us/adrc">www.co.winnebago.wi.us/adrc</a>	877-886-2372
Wood	ADRC of Central Wisconsin	<a href="http://www.adrc-cw.com">www.adrc-cw.com</a>	888-486-9545