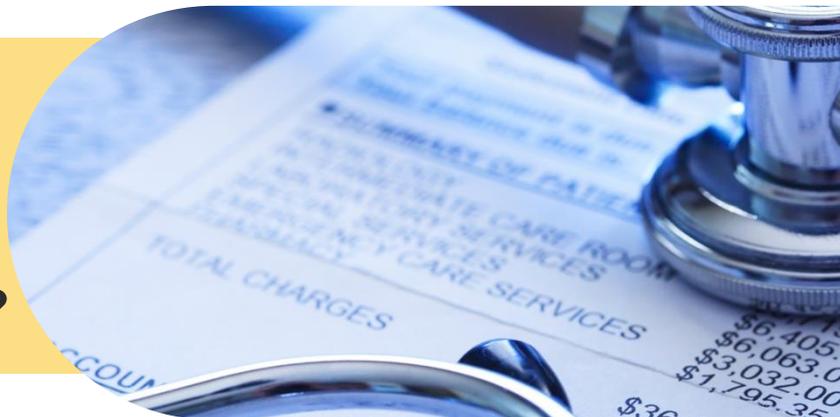


# Plan Your Lifespan: Finances

## What Can Help Pay for Care?



Many people worry about how much future health care and services may cost. **Planning ahead can help you feel more prepared and less overwhelmed** — and even if you haven't planned yet, you still have options.

### What Can Help Pay for Care?

- **Medicare** may help cover physical therapy (with limits), medical equipment (such as canes or walkers), and skilled nursing facility care after a qualifying hospital stay.
- **State Agencies on Aging** may offer low-cost meals, non-medical housekeeping, transportation to appointments, care coordination, and social work services.



### If You Need Help Affording Care

One free, nationwide resource is the **Senior Health Insurance Program (SHIP)**.

SHIP provides one-on-one counseling for people with Medicare (or preparing for Medicare) and their families. They can help you:

- Understand Medicare coverage and costs (Parts A, D, and coverage gaps)
- Review or choose supplemental or Part D plans
- Learn about state and federal programs that may help with medical costs or premiums



### Plan Ahead, Know Your Options

- Consider **long-term care insurance**, which may help cover home care, assisted living, or nursing care (coverage varies).
- Track what **Medicare, insurance, and state aid** may cover — and what you may need to pay out of pocket.

Scan this QR code or click the link below to participate in the evaluation survey. A small incentive will be provided upon completion.



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For more information about KIMCHI and outreach and educational resources, please contact the study team with any questions or concerns you have about this study at (562) 977-4580 or email to [kimchi@ucsf.edu](mailto:kimchi@ucsf.edu).