EINPRESSWIRE

LTC News Provide Tools for Families to Search for Long-Term Care

From searching for home care to evaluating assisted living, families now have free access to the most comprehensive care directory and cost data in the country.

Visit LTC News at www.ltcnews.com

LAGRANGE, IL, UNITED STATES, June 18, 2026 /EINPresswire.com/ -- When an older loved one needs help, families rarely have a roadmap. The search for quality care — whether at home, in an assisted living community, or in a memory care facility — is stressful, time-consuming, and often unfamiliar territory. Knowing what to look for, what questions to ask, and what care actually costs can mean the difference between a good outcome and a crisis.

LTC News (ltcnews.com) has expanded its free consumer resources to help families navigate every step of that journey, from finding and evaluating providers to understanding how care gets paid for.

Finding Quality Care Is Harder Than It Looks

Most families begin their search for care after a health event — a fall, a diagnosis, a sudden change in function. Time is short, and the options can feel overwhelming. Home care agencies vary widely in quality, staffing, and cost. Assisted living communities differ in programming, care levels, and pricing transparency. Memory care facilities range from specialized clinical environments to communities with limited dementia training.

Experts say families should ask direct questions before selecting any provider. Key areas to probe include staff-to-resident ratios, caregiver turnover rates, how the agency or facility handles medical emergencies, whether caregivers are employees or contractors, how care plans are developed and updated, and what happens when a loved one's needs increase. Families should also ask for references and, where possible, make unannounced visits before making a final decision.

"Families are often making these decisions in the middle of a crisis," said Nick DeFrank, Vice President of LTC News. "Having a trusted, comprehensive directory that includes real cost data, and quality information takes some of the guesswork out of a very difficult process — and gives families back some control at a moment when everything feels out of control."

LTC News [Caregiver Directory]

The LTC News Caregiver Directory is a searchable national database of home care agencies, assisted living communities, memory care facilities, rehab centers, senior communities, and nursing homes. Each listing includes quality indicators and contact information, giving families a reliable starting point when they need to find care — and a way to compare providers before the pressure of an immediate need makes thoughtful research nearly impossible.

The directory works alongside the LTC News [Cost of Long-Term Care Services Calculator], powered by the most current and comprehensive survey of long-term care costs in the United States. Families can enter their ZIP code to see what care actually costs in their community — not inflated retail rates, but real-world pricing from providers across all care types.

"Most people have no idea what extended care costs until they need it," DeFrank said. "By then, the financial shock compounds an already emotional situation. We built these tools so families can see the real numbers, understand their options, and start planning before a crisis forces their hand."

Understanding Who Pays — and Who Doesn't

One of the most damaging assumptions families make is that health insurance or Medicare will cover long-term care. Neither does — at least not in the way most people expect.

Medicare covers only short-term skilled nursing care following a qualifying hospital stay — up to 100 days, with significant co-pays beginning on day 21 and coverage ending entirely after day 100. Standard health insurance follows a similar pattern. Neither program covers the ongoing custodial care — help with bathing, dressing, eating, and mobility — that most people need as they age.

For families without a plan, those costs fall entirely out of pocket unless a loved one qualifies for Medicaid due to limited financial resources.

According to LTC News Caregiver Directory cost data, home care can cost $6,000 or more per month, depending on location. Assisted living averages $5,000 to $6,000 per month in base costs, with care-level surcharges that can add another $2,000 per month. Around-the-clock skilled nursing care costs more than $11,000 per month in many markets.

If Your Loved One Has Long-Term Care Insurance

For families whose loved one has a Long-Term Care Insurance policy, the situation is different —

but navigating the claims process can still be daunting. LTC News partners with Amada Senior Care to provide free, no-obligation claims support for policyholders with coverage from any insurance company.

Families can get help filing and managing a Long-Term Care Insurance claim at https://www.ltcnews.com/long-term-care-insurance/insurers/long-term-care-insurance-claims

"A Long-Term Care Insurance policy is only as valuable as the benefits it delivers," DeFrank said. "We want to make sure families know that free help is available to get those benefits activated — regardless of which company issued the policy."

Planning Ahead: The Window to Act

For families who want to understand how Long-Term Care Insurance works, what it covers, and how to evaluate their options, the LTC News Long-Term Care Insurance Learning Center now has an updated comprehensive, easy-to-navigate guide.

"The families who navigate long-term care most successfully are the ones who planned before they needed to," DeFrank said. "That means knowing what care costs, knowing what resources exist and having a financial strategy in place — ideally years before care becomes a reality."

Matt McCann
LTC NEWS, LLC
+1 630-487-2480
email us here
Visit us on social media:
Facebook
X
