

Activities of Daily Living Measure the Need for Long-Term Care Assistance

Most long-term care involves assisting with basic personal needs rather than providing medical care. The long-term care community measures personal needs by looking at whether an individual requires help with six basic activities that most people do every day without assistance, called activities of daily living (ADLs). ADLs are important to understand because they are used to gauge an individual's level of functioning, which in turn determines whether the individual qualifies for assistance like Medicaid or has triggered long-term care insurance coverage.

The six ADLs are generally recognized as:

- **Bathing.** The ability to clean oneself and perform grooming activities like shaving and brushing teeth.
- **Dressing.** The ability to get dressed by oneself without struggling with buttons and zippers.
- **Eating.** The ability to feed oneself.
- **Transferring.** Being able to either walk or move oneself from a bed to a wheelchair and back again.
- **Toileting.** The ability to get on and off the toilet.
- **Continence.** The ability to control one's bladder and bowel functions.

There are other more complicated tasks that are important to living independently but aren't necessarily required on a daily basis. These are called instrumental activities of daily living (IADLs) and include the following:

- Using a telephone
- Managing medications
- Preparing meals
- Housekeeping
- Managing personal finances
- Shopping for groceries or clothes
- Accessing transportation
- Caring for pets

Long-term care providers use ADLs and IADLs as a measure of whether assistance is required and how much assistance is needed. In order to qualify for [Medicaid](#) nursing home benefits, the state may do an assessment to verify that an applicant needs assistance with ADLs. Other state assistance programs also may require that an applicant be unable to perform a certain number of ADLs before qualifying. In addition, [long-term care insurance](#) usually uses the inability to perform two or more ADLs as a trigger to begin paying on the policy.