

Long Term Care Insurance: Activities of Daily Living

Some of the stats on this page are courtesy of CMS, the Centers for Medicare and Medicaid Services.

Activities of Daily Living (ADLs)

All [Tax-Qualified LTC policies](#) are activated once the policy holder needs assistance either with **two of six ADLs** or with a cognitive impairment (Alzheimer's Disease, for example). ADLs are things we all take for granted in our younger, healthier years. When we wake up in the morning, hop out of bed, and get dressed, we are performing ADLs.

The standard definition of the six types of Activities of Daily Living are:

- Eating
- Bathing
- Dressing
- Toileting
- Transferring
- Maintaining Continence

While a specific definition of these activities varies from one [Long Term Care Insurance Company](#) to another, following are their *general* definitions.

Eating is defined as the process of putting food into the body

- from some receptacle, such as a cup or plate
- by means of a feeding tube
- intravenously

Bathing is defined as the act of washing oneself in a bathtub or shower, or by sponge bath. It also includes the individual's ability to get into and out of a shower or tub.

Dressing is defined as the individual's ability to put on and take off

- all items of clothing
- any needed braces, fasteners or artificial limbs

Toileting is defined as

- getting to and from the toilet
- getting on and off the toilet
- performing associated personal hygiene

Transferring is defined as moving into or out of a

- chair
- bed
- wheelchair

Continence is defined as the individual's ability to

- control his or her bowel or bladder functions
- adequately perform needed personal hygiene, including taking care of a catheter or colostomy bag, when unable to control bowel or bladder functions

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