

Finding a One-Stop Shop Solution for Your Parent's Long Term Care

Long term illnesses and disabilities raise tough questions for families. Some of those families may be sandwiched between care for their aging parents and children who have not yet left the nest.

"Where do I start? Whom do I contact? What is the best solution for Mom's or Dad's care? Are all their legal documents in good order? How do they avoid spending all their income on care? How can I be sure my parents are getting the right care? How will I know when they need a different level of care? How can I help my parents protect their home from the government? Is there someone that can help me help them preserve their savings for their future needs? How can my parents get the right care without squandering their savings on nursing home care or losing it to the Medicaid system? What will I do if there are problems? Is there someone who can help me with all the bureaucratic "red tape"?"

Some of you have been there and asked these questions. Or you may soon find yourself in that situation. Even if you believe you will not need answers to these questions any time soon, it is better to plan in advance than to try and come up with good answers in a crisis. As a new client recently told me as we discussed his decision to move forward with planning for his wife and himself, *"it is a lot harder to stuff feathers into a pillowcase during a windstorm."*

First, you need to be honest with yourself. Yes, you want to take care of Mom or Dad. But you and your parents need to accept the fact that it is not an easy task. And it is much harder when you do not have someone to lean on, someone who has been down that path many times before, a professional who knows how to negotiate a smooth way through the jungle of various legal, medical and care issues that are strewn along that long-term care path. This is especially true if you are working outside your own home and raising our own family.

Elder care and elder law issues do not wait for a convenient time or place to appear. They can come thundering down on you like a storm. For example:

Cindy has stopped by her parent's house every day after work. Cindy's mom, Patricia, has Alzheimer's and her dad, Carl, is her primary caregiver. But Carl is fifteen years older than Patricia and has many medical problems, including some mild dementia and depression. So Cindy needs to help. Cindy often finds her mother's morning medication still on the kitchen table in the evening and isn't sure her father has eaten during the day. Cindy cannot quit her job to take care of her parents, as she is a single mother supporting her own family.

Cindy has a lot of questions. What type of help is available to her? Are there resources in the community? Who would she contact to find out about home care or assisted living? Should she get legal power of attorney and when is the right time to do it? What about selling mom and dad's home if one of them needs to enter a care facility? How

will that affect Medicaid eligibility? Will mom and dad lose everything or is there a way to protect their home and savings? Since dad is a veteran, is he entitled to veteran's benefits? Can mom and dad get veteran's benefits and still be eligible for Medicaid if it becomes necessary?

Answers for Cindy are as close as her computer. Doing a Google search for "Life Care Planning Law", "Care Planning Law", or "Care Planning Law Help" brought her to the Life Care Planning Law Firm Association's website <http://www.lcplfa.org>. Here she learned that member law firms employ not only attorneys, as one would expect, but also elder care specialists (for example, nurses, social workers, etc) who are available to assist the family and the attorney with the multitude of care, medical, and psycho-social issues that can arise as a loved one ages. The website also has a Family Resource Center with information on planning for long term care and internet links to state and national resources. In addition, the Life Care Planning Law Firm Association website provides a listing of elder care attorneys (that is, those that employ elder care specialists as members of their staffs) in each area of the country and contact information for the professionals who provide this higher level of legal and care services.

After reviewing the Life Care Planning Law Firm Association website, Cindy has one more question: why should she hire a law firm to co-ordinate care for her parents?

The answer is simple: an elder care law firm is a "one-stop shop" that will handle not only legal issues, but those transition and care issues as well. If legal issues arise some time in the future, as her parents transition, perhaps to a care facility, most families like hers like having a law firm on their side. A law firm commands respect that no senior advisor, social worker, independent geriatric care firm, or non-attorney Medicaid planner can match.

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