

Habiger & Associates Elder Law Office

The Elder Care Journey

October 16, 2013

None of us like to think or read about it. Yet it is reality.

All of us will die eventually ... some day!

What a bummer! A real downer!

Till then, you say, you have a lot a living to do.

I agree: your focus ought to be on staying healthy, loving those who love you, and enjoying life to the max.

Nonetheless, if you do not do at least some thinking about your eventual demise and leave everything to those who come after you, my 40 years of working with clients and their families tells me that their memories of you will be clouded by their frustrations (in the words of a daughter) "cleaning up the mess mom and dad left" because you did not sign the proper estate planning documents.

What If You Do Not Die?

If we do not die suddenly with our boots on, we will decline on a downward trajectory. A more or less slow decline will be the fate of most of us because most of us do not die suddenly. For some, the decline may be a short bumpy period. For others, it may be a long slide on an ever downward decline.

During your period of decline, in whatever form it may evolve, you most assuredly will need the help of others to assist you with your normal, everyday activities ... eating, bathing, dressing, etc.

You may be fortunate and have a loving spouse, child, companion, or other loved-one who will provide you with assistance in your home or their home.

In those cases where at-home-care is not possible, your care will need to be provided for in an assisted (or supportive) living facility.

In short, we are all on a continuum, from birth to death. As one enters her senior years, it is often referred to as an Elder Care Continuum; I prefer to refer to the Continuum as a Journey.



HABIGER & ASSOCIATES
ELDER LAW OFFICE

Update on Marty Habiger **Office Manager Emeritus & Stroke Survivor**



Recently, attorney Richard Habiger was honored
For his 40 years of service to the community



The Elder Care Journey



When you first begin the Elder Care Journey, you may have no functional limitations, living at home, where there are no extra medical costs because your health is either good or health insurance and Medicare are covering most of the cost of your medical care.

As you advance in age, you continue your Journey. Perhaps you will pick up some limited functional limitations ... as with arthritis or the beginning stages of Alzheimer's. The cost of your care may increase, either because you purchase the assistance from a home care agency or you increase the financial, physical and emotional burden on your loved ones.

As you move on down the path that lays before you on your Journey, your limitations will increase to the point where they have become significant. Perhaps at that point, your loved one will no longer be able to care for you at home. At that point in your Journey, you may need to transition to an assisted (supportive) living facility ... or to a nursing home.

In either case, the cost of your care will skyrocket astronomically! If you are not Warren Buffett or Bill Gates, you will have a hard time paying for your care. In fact, if you or your loved ones do not take immediate steps to meet with an experienced elder law attorney you are likely to go broke before you rest in peace (RIP).

You do not need to go broke in a nursing home. You do not need to run out of money or options.

The Solution: You or your loved one need to contact an elder law attorney ... one who has significant experience helping seniors just like you. And if you are a war-time veteran or the surviving spouse of a war-time veteran, the elder law attorney also needs to be accredited by the VA.

While we hope that Habiger & Associates Elder Law Office (HAELO) would be your first choice, we would rather that you get assistance from a less experience elder law attorney than for you to not get

Making Care At Home Work

Most people do not want to transition to a nursing home as they decline. If the elder receives good care at home, the elder may be able to achieve their wish to avoid a nursing home.

Making care-at-home work for all is difficult to achieve ... particularly when the elder lacks sufficient financial resources. In such a scenario, pension benefits from the Veteran's Administration can be extremely helpful if the elder is a war-time veteran. If the senior is not a veteran, community care program assistance may be available by tapping into funds that are distributed through your local Area Agency on Aging.

In the southern-most 13 counties in Illinois, the Egyptian Area Agency on Aging <http://eaaa.org/> is the funnel through which the funds flow. Another agency, Shawnee Alliance for Seniors, makes a determination of need, including financial need. http://www.shsdc.org/index.php?page=senior_services.

To access the community care program services, an application for Medicaid must be made (which opens the door to the government placing a lien on the family home, farm or other real estate and recovery from the senior's estate when the senior passes). There is a small fee for the community care program services, based on a sliding scale depending upon the senior's available resources.

HAELO is here to help you qualify for these valuable benefits. And we can do it in a manner that will help you lawfully avoid a lien on your home or other real estate and to reduce or eliminate estate recovery.

FREE CONSUMER GUIDES



the assistance you need.

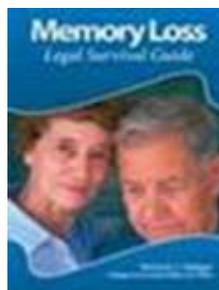


When you call HAELO, we can sort through the puzzle pieces you have encountered along your Elder Care Journey. One of the most important puzzle pieces is to find the right financial pieces and to fit them together with all the other puzzle pieces to help you finance your Journey so that you do not go broke along your Journey. HAELO may not always be able to help you maintain your independence. The decline of your health and increasing limitations on your functional abilities may get in the way. But HAELO most assuredly can help you to maintain the highest quality of life that your health permits and help you find ways to lawfully set aside resources that will allow you to never be out of money and to never be out of options. In short, HAELO can be your trusted advisor and guide – to help you and your loved ones achieve peace of mind as you move forward on your Elder Care Journey.

This newsletter is not intended as a substitute for legal counsel. While every precaution is made to be accurate, we assume no responsibility for errors, omissions, or damages resulting from the use of the information in this newsletter.

As a client, family member of a client, professional colleague of our law firm or someone else who has done business or traded emails, you are automatically subscribed to this newsletter, we encourage you to share this valuable information with friends, family and colleagues.

To view our website, please visit www.HabigerElderLaw.com.



HAELO is here for you: My staff and I are here to help you and your loved ones.



**New Office Location
More Convenient For You & Your Family**

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