

Planning for the Future

Planning for the future may be a task you put off because it seems so daunting, requires conversations you aren't comfortable with, or you just can't think that far ahead. But taking the time to think through you and your loved one's future needs and how you'd like to direct them gives a sense of peace, builds confidence, and allows you and your loved one to have more control.

While this is not a comprehensive guide to planning for the future, these key points will help you take that first step of thinking through what to do and a starting point on where to get the help and support you need.

TYPES OF PROFESSIONAL CAREGIVING SERVICES

HOME CARE COMPANIONS (*self-pay or Long Term Care Insurance policy*):

Provide supervision and companionship but are limited to the amount of hands-on assistances provided.

HOME CARE AIDES (*self-pay or Long Term Care Insurance policy*):

Can assist with activities such as bathing, dressing and grooming, assist with walking, medication reminders, light housework and meal preparation, assistance with exercises.

HOME HEALTH

This can be a nurse or a therapist like a physical therapist or occupational therapist who can provide treatment specific services that are short term. They are typically covered by Medicare or insurance but are time-limited and require an order by a physician.

ADULT DAY CARE (*typically self-pay unless VA facility/benefits or LTC insurance policy*):

Facilities that offer respite care for care partners by providing loved ones a place to go where they can receive socialization, therapeutic activities and nutritional support.



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What Should You Plan?

A care plan for managing the changing needs of the disease over time

Things to Consider:

- » **Is your home able to accommodate things like medical equipment?** Are there stairs? Can you age-in-place? Do you have the ability to do home modifications?
 - » **What level of care are you able to manage as the care partner?** Do you have any physical limitations of your own? Can you manage activities of daily living like bathing and dressing? If you live alone and are the person with the diagnosis, how would you like to see the management of your ADL's handled?
 - » **As the care partner, what are your options should your loved one need more assistance?**
 - » **Finances for in-home or long-term care:** Do you have a Long Term Care policy? Do you have savings to supplement your care in the home through services such as home care aides? If your loved one (or you) need assisted living or nursing facility care, do you have the funds?
- Do you have a plan as care partner for your loved one in the event you experience your own emergency?**
- » Consider seeing a financial planner.
 - » Prepare a budget.
 - » Create a plan and consistently review, revise as needed.

Advanced Medical Directives:

This is a general term for documents that include a Living Will, instruction directive, healthcare power of attorney or health care proxy depending on your state. Each state has specific forms for these documents so make sure you have one the ones for every state you might need.

LIVING WILL: A Living Will communicates your health care decisions and the types of treatments you would like or not like to receive when you are in no longer able to express informed consent because of an illness or incapacity. These direct the level of care one would like in terms of life-sustaining treatments including nutrition and hydration when a person's condition is terminal.

DURABLE POWER OF ATTORNEY (DPOA): This document names the person you trust to make decisions as you would for yourself in the event you are unable to speak, or no longer wish to,

whether temporarily or permanently. Durable Power of Attorneys can be limited or general, depending on needs. Talk with your lawyer about the best options for you as there are different types depending on your specific needs.

MEDICAL POWER OF ATTORNEY: The person you appoint may be called: health care agent, health care proxy, health care surrogate, attorney-in-fact, agent, or principal. They are legally bound to acting in your place when arranging care to your treatment preferences specific to medical decisions.

Estate Planning:

- » **FINANCIAL POWER OF ATTORNEY** (*also known as a durable power of attorney for Finances*): This person can handle simple tasks such as paying monthly bills and sorting mail to more complex tasks like watching over accounts, investments and filing tax returns.
- » **WILL**: Legal document that declares your final wishes of distribution of property and assets to others.
- » **TRUST**: Trusts are created to protect personal and financial assets on behalf of a beneficiary or beneficiaries. Trusts can be arranged in many ways and can specify exactly how and when the assets pass to the beneficiaries. Assets in a trust may also be able to pass outside of probate, saving time, court fees, and potentially reducing estate taxes as well.

HOW DO YOU PLAN?

- » Set a goal, write it down, check it off when done.
- » Consider meeting with an Aging Life Care Manager
- » Meet with your medical team social worker.
- » Meet with an elder law attorney who can address your estate planning and advanced directive needs.
- » Work with a financial planner who can assist with determining your goals and needs related to your care and your assets.



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LONG-TERM CARE PLACEMENT OPTIONS

CONTINUOUS CARE COMMUNITIES (CCRCs) are retirement communities that offer independent living, assisted living, and nursing home care. This is typically self-pay or LTC insurance policy.

ASSISTED LIVING FACILITY (ALF) is a housing facility for those who cannot or choose to not live alone and may need assistance with some activities of daily living. This is self-pay or LTC insurance policy.

SKILLED NURSING FACILITY (SNF): is care provided following hospitalization for specific medical needs and is covered by Medicare and insurance. A nursing facility provides long-term custodial care and is typically self-pay or Medicaid.

WHERE TO GO

[Aging Life Care Association Home](https://www.aginglifecare.org)

<https://www.aginglifecare.org>

[Eldercare Locator \(acl.gov\)](https://eldercare.acl.gov)

<https://eldercare.acl.gov/Public/Index.aspx>

[The National Association of Personal Financial Advisors | NAPFA](https://www.napfa.org)

<https://www.napfa.org>

[Senior Benefits: Find Help Paying for Everyday Needs | BenefitsCheckUp](https://www.benefitscheckup.org)

<https://www.benefitscheckup.org>

[VA.gov Home | Veterans Affairs](https://www.va.gov)

<https://www.va.gov>

[NAELA | National Academy of Elder Law](https://www.naela.org)

<https://www.naela.org/FindALawyer?>

[Home - PMD Alliance](https://www.pmdalliance.org)

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