

“It’s Time to Talk Turkey” – Elder Life Planning



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November is a month of opportunity. As National Caregivers Month, we have the opportunity to acknowledge all the work, effort and love that caring for a person entails. At Thanksgiving, we have the opportunity to give thanks for all that we have, and to share it with our family and loved ones. As we gather for these occasions, it is also the perfect opportunity to open the discussion of our future health care wishes and plans. Regardless of your age, creating your “elder life plan” and having a family discussion about your wishes will be one of the greatest gifts you can give to your family to lessen the potential for conflict that family members often experience when they are placed in the position of making health care decisions for others. Few things fracture a family more quickly than heated disagreements over how to care for an incapacitated parent. One key way to head off uncertainty and family discord is by investing the time to create a thorough elder life plan and to “talk turkey.”

The bottom line is that planning allows for more control and

fewer conflicts. No one wants to depend on the decisions of strangers or government officials in the event they can no longer care for themselves. If you find it difficult to start these conversations or to understand all the components necessary for a comprehensive elder life plan, consider hiring an impartial third party, such as a professional geriatric care manager, to work with you and your adult children or other family members to broach sensitive subjects and plan for the future. The following are some key points for consideration:

1. Make a will if you have not already done so, and review it annually revising as needed. Put your wishes about passing on important personal possessions in writing and include as an addendum to your will.
2. Anticipate the possibility of disability by seeking out an expert in long-term care planning who can advise you and draft a durable power of attorney(s), and an advance medical directive. Make multiple copies, and give them to the appropriate people including your doctor, attorney, designated proxy, clergy, and family.
3. Be sure a personal physician knows you and your history, especially if your longtime physician has retired or if you have had to find a new doctor in the last few years. Discuss your future health care choices with him/her prior to any incapacity.
4. Label and organize all of your important documents including a list of your prescriptions and make sure your family knows where to find them should you be incapacitated and unable to tell them. Update all of the documents as needed or as your situation changes.
5. Be careful when you are asked to sign something. Take time to have someone you trust and who is knowledgeable review the document as well -- prior to any signature.
6. Be thoroughly familiar with your financial status and know how to handle your assets, or delegate diligently. Be wary of deeding your home or other assets to anyone promising to “keep you out of a nursing home.” In times of change, utilize a Geriatric Care manager for a comprehensive assessment and review of your care plan.
7. Become knowledgeable about the cost of long-term care and resources available to cover the cost of nursing home or custodial home care, including Veteran’s benefits and Medicaid. Seek the advice of a specialist in both programs, such as a geriatric care manager, before transferring any assets or making assumptions about qualifying for benefits.

8. Do not rely solely on your family for your social life or for care. Continually cultivate friends of all ages so there are always people around who are concerned about you.

9. And finally, open the discussion with your family of where you want to live should you become incapacitated and how you want to be taken care of. Become knowledgeable about the kaleidoscope of

long-term care options and what your insurance covers and does not cover. Again, a geriatric care manager will be able to guide you through the process.

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