

Managing Health Care for an Elderly Loved One

Here's how to make some difficult decisions a bit easier.

Some of the most difficult decisions facing anyone who cares for an elderly family member occur when that relative is facing declining health. It's a very common issue to work through: About 44 million Americans provide care each year for adult family members and friends, according to the Family Caregiver Alliance. LongTermCare.gov estimates nearly 70% of people turning 65 today will need some form of long-term care in their lives.

If you have been – or will be – caring for a family member, below are some aspects of this decision to keep in mind.

DO THEY HAVE A POWER OF ATTORNEY FOR HEALTHCARE?

Any power of attorney must be granted by a person while they are still mentally competent. So, if you're concerned about their ability to make decisions declining in the future, this is a step you should take sooner rather than later. Once you have

that medical power of attorney, you will have much greater leeway in admitting your relative to a nursing home or other care facility.

If the relative is already suffering a mental decline, you may want to **have yourself appointed as guardian**. This will have to be approved by a court, as will the way you handle all of the incapacitated person's subsequent affairs, but it should allow you to make important decisions on that person's behalf.

Lastly, **be careful with admissions paperwork**. Some nursing homes and other facilities try to get family members to sign documents that personally guarantee any charges incurred by the enrolled person. Forcing you to do so is illegal, but they might try to get you to volunteer to do so. Be sure any documents indicate you're acting as a power of attorney, not a guarantor. The 1987 Nursing Home ►

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Reform Act safeguards many rights for a person moving into a nursing home and prohibits unscrupulous behavior.

HOW WILL THE FACILITY BE PAID

If your family member can't pay out of their own pocket, they can often get coverage for nursing home care **through Medicaid**. The application process for Medicaid benefits can be long and complicated, so it's best to begin the process well before coverage is needed.

Social Security may help as well. A person can qualify for Social Security Disability Income if they are unable to work as a result of a condition that will last at least a year and is expected to result in death. Social Security also has "compassionate allowances" to help people with dementia and certain other serious medical conditions qualify for disability benefits faster.

Veterans – and even their surviving spouses – may be able to qualify for long-term care benefits from the U.S. Veterans Administration. There are income and net worth thresholds that apply, as well as other qualifications to meet, but be sure to look into this important benefit.

ARE YOU EMOTIONALLY PREPARED?

Putting your loved one into long-term care can be very painful. But there are some things you can do to make things a little easier.

• **Don't tell your loved one they'll never need to live in a facility.** You never know what the future will hold, what their needs will be, and what your capabilities will be. Ideally, both of you should discuss all options long before any decision needs to be made.

• **Let yourself feel the way you feel when the day comes.** Many people feel a combination of relief, guilt and sadness when their loved one moves out of their own home, and that's OK. Don't think you are "supposed" to respond in any one fashion.

• **Do the packing for them.** Decision making is especially difficult for people with memory loss, making an already difficult situation even more frustrating. Watch which objects around their home they use and enjoy most, then pack them up for them.

• **Label your loved one's items.** At most long-term care facilities, residents' items go missing constantly. This isn't out of maliciousness, but rather because people with dementia have a hard time knowing what belongs to them and what doesn't.

• **Expect emotional setbacks.** Just when you might think you are over the hump emotionally, things have a way of getting dicey again for both you and your loved one. These moments are normal and usually pass.

• **They'll still need you after they move into the facility.** Even though the family member won't be under your direct care, you'll still be looking after their emotional well-being and be a part of any significant decisions.

Still need help? The Family Caregiver Alliance (www.caregiver.org or call 800-445-8106) offers tips on dealing with the elderly and information on services in your area. For more information on dealing with the financial concerns around long-term care, call your Baird Financial Advisor.

Please reach out if you or anyone you know would benefit from discussing this topic further.