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In This Issue

[The Beginning of the End-Of-Life Planning](#)

[Working With Elder Parents in Planning
Financially for their Long Term Care](#)

[If you answer "yes" to any of these questions,
Weatherby & Associates, PC can help](#)

The [Connecticut Care Planning Council](#) (CTCPC) lists companies and individual providers on our website who help families deal with the crisis and burden of long term care.

One purpose of the CTCPC is to educate the public on the need for care planning *before* a crisis occurs. A second purpose is to provide, in one place, all of the available government and private services for eldercare.

Finally, our ultimate mission is to offer a trusted listing service that the public will recognize and turn to for expert help in dealing with the challenges of long term care.

Call us at 860-769-6938

or click [here](#) to send an e-mail



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[Paul Tarasuk](#)



HEBREW HEALTH CARE
for health, for life

Upcoming Seminars

Don't Go Broke in a
Nursing Home

**November 19 & 21,
2013**

2:00 PM & 6:00 PM

Bloomfield, CT

Please call Erin at
860-769-6938 to
register!

Offers & Info:
[Veterans Aid &
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The Beginning of the End-of-Life Planning

There are so many moments when you think about what you want for your final years in life. It's never too late and never too early to prepare yourself and those around you for your final wishes.

This article provides an outline of the documents you should gather and distribute amongst your trusted Care Advocates. This outline is also something to help you prepare for your final years to help ensure peace of mind.

What are Care Advocates?

Your Care Advocate represents your interests. This person could be a caregiver, a child, a friend, an [attorney](#) or trusted advisor. These individuals can be vital when making caregiver decisions, arranging funding for services, arranging services or coordinating care. These individuals may also be responsible for your power of attorney. Remember to choose those whom you trust as some of your information is personal and financially sensitive.

Health Care

- Who are you entrusting to make your health care choices if you are not able to do so? You may avoid this by setting up a living will or advanced directive.
- What treatments would you like to have or would rather refrain from in case you become very ill?
- Would you like to be resuscitated in case you stop breathing or your heart stops?
- Would you like your family to pull the plug in cases where the option may be necessary?

- If you need caregiving would you like this to be done through a [home health care service](#) or in a facility?
- Have you considered purchasing [long term care insurance](#)? Long-term care insurance helps pay for the care you need when you can no longer care for yourself.
- Would you like to spend your very last days in a hospital, at home or in a [hospice facility](#)?
- Do you have a living will to make sure your wishes for end of life health care are being executed?

Family and Estate

- Is your will up to date? Does it reflect your current wishes and desires?
- Have you chosen an executor of for your estate? Is this executor honest and able to complete your wishes?
- Does your executor have all the facts they will need to settle your estate?
- Have you considered working with an [estate planner](#)?
- If you are caring for a loved one, elderly or minor, have you made arrangements for their care and [guardianship](#)?
- Have you talked to [elder law attorney](#) about setting up a living will or advanced directive?

- Have you talked to your children and grandchildren about who receives certain objects from you such as furniture, heirlooms, and mementos?
- Have you talked with family about counseling for those who survive your death?

Finances

- Have you set up your Power of Attorney? Have you decided on a trusted Care Advocate to pay bills and make financial choices on your behalf if you are unable to do so?
- Do you have an updated list of your assets, debts and creditors?
- Do you have a trusted Care Advocate that you can give access to your bank and investment accounts?
- Do you have a trusted Care Advocate who can find all your legal papers, such a living will, birth certificate, etc.? Do they have access to your safe deposit box?
- Are your assets titled in a way where they can be dispersed after your death? Is this in your will? Is your lawyer and or executor of your estate aware of this?
- Does your pension(s), Social Security, Life Insurance, and Retirement Account(s) have the proper beneficiaries?
- Do you own a business or are you a partner in a business? Who will run the business if you are unable to?

- Have you [arranged your funeral, burial or cremation](#)? Does your Care Advocate know about these arrangements?
- If you are a veteran or the surviving spouse of a veteran, have you considered applying for [benefits from the Department of Veterans Affairs](#)? Here is a list of [VA Accredited individuals who advocate for veterans](#).

Other Important Issues

- Have you talked to your spiritual elder about any religious concerns?
- Have you tied up any loose ends such as estranged friends or relatives you would like to reconnect with?
- Do you have any questions about death you need to discuss with a counselor or spiritual elder?
- Would you like to leave anything written (including medical history, great stories, etc.) or pictures to future generations?

It is always best to be well prepared for the end of your journey on earth, it helps ease the burden of family, friends and helps you get the best care for yourself with little misinterpretation to your final wishes and desires.

Working with Elder Parents in Planning Financially for their Long Term Care

You may be taking care of elderly parents now or looking at that possibility in the near future. According to a report from U.S. News and World Report, nineteen million Americans are helping to care for someone over age 75, typically a parent or grandparent.

If [financial planning](#) and long term care planning have not been done previous to the need for care, the burden falls on the [caregiving family member](#). Decisions about how care will be paid for, who will be responsible for managing the estate as well as how the long term care will be given can cause stress and contention among family members.

It is best for parents and all family members to be involved in planning for future financial needs. The financial resources being used today could change drastically with the occurrence of a stroke, illness or onset of dementia. In order to plan financially for long term care, you need to know what the costs are now and what they will be in the future.

Every year, Metlife conducts a survey of long-term care costs across the country. Their 2012 survey shows that, in Connecticut, the average daily rate for a semi-private room in a nursing home was \$370, almost \$150 more *per day* than the national average of \$222. Connecticut has the highest long-term care costs in the country, behind only Alaska.

Planning for financial needs can be very difficult, considering you do not know when long term care will be required or how long it will be needed. You can determine what will be needed in certain living situations. Staying in your home for care will require [Professional Home Care assistance](#), travel accommodations to doctor appointments, help with shopping, meals, medical supplies and medication, and possibly a 24-hour attendant. Even if a family member is doing most of the care, eventually professional care will be required or a move to a [nursing home facility](#) will be necessary.

When evaluating your present income and assets, consider how they would work for future needs.

- What are my care options?
- What type of long-term care can I afford?
- Do I have long term care insurance?
- Are there assets I can sell?

If I stay at home how will I pay for care?

- Do I have to sell the house to pay for other living arrangements?
- Are there other financing alternatives?
- Do I have life Insurance or the means to pay for a funeral and burial?
- Will my spouse be cared for financially?
- Should I do Medicaid planning?
- Do I have the legal documents that may be needed?

An article by Thomas Day, Director of the [National Care Planning Council](#), titled "Paying the Cost of Care," reviews some of the financial options that can be used.

"Tangible assets that might produce enough income to pay for long term care might include investment property such as rentals, commercially leased property, land, a farm, second home or a business..."

"Some individuals are heavy into real estate and short on cash. If the intent was to cash out of the investment at some future point, then a sale is warranted. But, it seems a shame to sacrifice in early years to establish an investment only to throw it away to long term care. It would make more sense to use income from the investments to buy [long term care insurance](#)."

Long term care insurance is one option for paying for care. [Long term care insurance](#) helps pay for the care you need when you can no longer care for yourself. It can protect your family's financial future and your own investments. There are qualifications that need to be met with health and age. This type of insurance is more expensive the older the person and almost impossible to get if age related illness has already occurred.

[Senior Financial Planners](#), [Elder Law Attorneys](#), and [Veteran Benefits Consultants](#) can assist you in evaluating your needs and future planning.

Senior Financial Planners are expert in working with seniors and their families to set up long term care plans. They usually work with an [Elder law Attorney](#) and [Care Manager \(Professional\)](#) to give you all options and resources for care.

Elder Law Attorneys help with Medicaid Planning and Asset protection as well as legal documents needed for final requests.

If staying in your home is a desired option, a [Reverse Mortgage](#) can supply the funds to pay for home care.

Another option for veterans who served during a time of war is the [Aid & Attendance Benefit](#). This benefit provides extra income up to \$2,085 to help pay for home care, assisted living and medical costs. It will also pay for widows or widowers of the Veteran. To learn more about qualifications for these benefits contact a [Veteran Benefits Advocate](#) in your area.

Knowing your needs and financial resources is paramount before making any long term care decisions. Working together, both parents and family members can ease the stress and burden of elder care needs.

If you answer "yes" to any of these questions, Weatherby & Associates, PC can help

- Has the elder been diagnosed with a mentally or physically debilitating disorder such as Alzheimer's, Parkinson's, ALS, stroke or a decline in functional capacity?
- Is the elder isolated due to the recent death of a spouse, or have family that either lives too far away or is too busy to provide adequate care?
- Is the elder to be discharged into a care facility or currently receiving in-home care?
- Does the elder have a variety of healthcare

providers and need coordination and advocacy for quality care?

- Does the elder have a variety of healthcare providers and need coordination and advocacy for quality care?
- Does the elder have a spouse whose financial needs must be considered in light of the elder's medical condition?

Wisdom from the Web

"Age is a question of mind over matter. If you don't mind, it doesn't matter."

~Leroy "Satchel" Paige