

LIFE CARE PLANNING

#### **Mission Statement**

An Individual's *Quality of Life and Care* guides our planning. We work with each person and/or their family with respect and dignity. We create legal and /or care solutions consistent with client's priorities, usually involving:

- appropriate living settings,
- property management,
- property distribution,
- care of other family member(s), and/or
- incapacity planning.

# Values

Advocate: Listen to Vulnerable Voice Integrity: Compassion, faith based Excellence: All stages of planning, restoring client's/family's "peace of mind" Team Focused: With clients, our firm & community Response: Timely and clear

# **Firm Members**

Anne Elizabeth McGowin *Attorney* 

Stephanie Stephens, RN *Care Advisor*  Casey Kelley Paralegal Melanie Higgins, RN *Care Advisor* 

Ann Longshore Senior Advisor



#### LIFE CARE PLANNING

ESTATE PLAN	CARE PROTECTION PLAN	LIFE CARE PLAN	CRISIS CARE PLAN
Who Benefits Healthy People of All Ages	Who Benefits Families Looking Ahead to Future Care Needs	<b>Who Benefits</b> Loved Ones in Declining Health <i>and</i> Family members	Who Benefits Loved Ones Needing Immediate Care
Helps You Get your affairs in order with a flexible plan.	Helps You Get a head start on protecting assets and planning for long-term care costs and your family.	Helps You Protect the well-being of loved ones facing long-term illness or disability.	Helps You Make immediate arrangements for a loved one's long-term care and safety.
<b>Ideal For</b> Singles, Couples, and Families Ages 25+	<b>Ideal For</b> Individuals and Couples	Ideal For People with disabilities and/or ones recently diagnosed with chronic illness	<b>Ideal For</b> Individuals Who Can No Longer Live Safely in the Home Alone
People Who Benefit from This Service Are	People Who Benefit from This Service Are	People Who Benefit from This Service Are	People Who Benefit from This Service Are
<ul> <li>Building nest eggs</li> <li>Healthy and active</li> <li>Living in the home</li> <li>Have no long-term care costs</li> </ul>	<ul> <li>Healthy and living at home with no assistance; wanting to age in place or</li> <li>Recently diagnosed with a chronic illness but still able to manage self-care activities or</li> <li>Concerned about the cost of future long-term care</li> </ul>	<ul> <li>Having difficulty with self- care activities or</li> <li>Unable to live at home without assistance or</li> <li>Increasing their reliance on family caregivers or</li> <li>Looking for ways to pay for long-term care</li> </ul>	<ul> <li>Dependent on others for self-care or</li> <li>In need of long-term care outside the home or</li> <li>Completely reliant on family or professional caregivers or</li> <li>Must take action to pay for care without bankrupting the family</li> </ul>

Hourly Agreements are available. SLS office hourly rates: Attorney \$300 / hr; Care Advisors \$100 / hr; Paralegals \$75 / hr Office hours M-F 8:00am – 5:30 pm.



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# LIFE CARE PLAN

Life Care Planning is a new approach to the challenges of life, disability and the healthcare system.

Law firms that practice this unique, client-centered specialty of elder law are called Life Care Planning Law Firms. As a Life Care Planning Law Firm, Senior Law Solutions, LLC (SLS) works as an interdisciplinary team to identify present and potential care needs, assist in locating appropriate care, and financial choices regarding care.

# What is a Life Care Plan?

A Life Care Plan defines, organizes, prioritizes, and mobilizes every aspect of care. In addition to traditional asset-focused services that help assist for public benefits, a Life Care Plan typically includes provisions *for care advisors and other forms of family support*.

The goal of Life Care Planning is to promote and maintain the health, safety, well-being, and quality of life of individuals. Every Life Care Plan is designed to achieve three primary objectives:

- 1. Help prioritize appropriate care, whether at home or in a residential facility, to maintain the quality of life that he or she desires
- 2. Assist in locating public and private sources to help pay for long-term care while resolving issues created by the high cost of care
- 3. Offer peace of mind that results when the *best choices are made to ensure loved ones are safe and getting the right care.*

# What services does a Life Care Plan include?

Each Life Care Plan is customized to meet the needs of the individual and family involved. Most Life Care Plans will include one or more of the following services:

# Legal Services

The legal issues created by aging, illness, chronic conditions or disability can be terrifying. That's why every Life Care Plan includes a customized mix of legal services designed to support the loved one's goals. Your Life Care Plan may include elder care law, special needs law, estate planning and advocacy services that are appropriate for your loved one's circumstances. You and your family can relax knowing that you are surrounded with support from professionals who have assisted others similarly situated.

#### Care Advisors

Many families need assistance identifying care options for the current situation and as the individual's condition progresses. That's why care advisor services are part of nearly every Life Care Plan we develop.

# Client Advocacy

Individuals have a right to safe, effective, and patient-centered health care and long-term care. Our Firm works together to provide advocacy services that empower family caregivers and protect quality of life for individuals.

# Medicare and Long-Term Care Insurance Support

Life Care Plan includes support with Medicare and insurance matters.

# When is the right time to create a Life Care Plan?

The right time is immediately after any event that leaves you concerned about your loved one's future. Trigger events like the ones listed below signal that a person's condition is deteriorating even though it could be months or years before long-term care outside the home is needed.

- Burnout of the loved one's primary caregiver
- A diagnosis of cancer, Alzheimer's disease, Parkinson's, or other chronic condition
- A catastrophic event such as a fall, medication mishap, fire, accident in the home or a car wreck
- Discovering that your loved one is wandering, malnourished, dehydrated or unable to care for him/herself due to functional limitations
- A medical event such as a stroke, heart attack or aneurism

You could wait until the someone needs immediate nursing home care to develop a Life Care Plan. However, the delay puts you, your family, and your loved one at a distinct disadvantage. That's why Life Care Planning is so valuable. *A Life Care Plan benefits you and your family in several important ways, before a crisis arises:* 

- It helps get your loved one the care he or she needs today, which offers welcome relief for caregivers.
- It plugs you into our network of community services and resources.
- It increases the chances that your loved one can age at home, which helps preserve independence and dignity.
- Advises you on organizing your legal and financial affairs.
- It empowers you with a network of support that will help you deal with legal, health care and long-term care transition that your loved one will face for the rest of his or her life.

Contact us to learn more how a Life Plan can benefit you and your loved one.

# Who is a good candidate for a Life Care Plan?

A Life Care Plan is appropriate for:

- Individuals who are dealing with the effects of aging, chronic illnesses like Parkinson's disease, Alzheimer's disease, stroke or dementia, or disability due to accident or illness
- Cognitively, emotionally or developmentally disabled individuals of any age
- Individuals of any age who have been permanently disabled due to accident or illness
- Individuals who do not have as much family support and/or family support is out of town.

#### What are the benefits?

- Families who are stretched trying to assist their loved ones and meet their own demands in life.
- Focused on getting the right care sooner, as much independence as possible for as long as possible, and the ability to age with dignity.
- Assist families in finding appropriate care and services, guidance with legal, health care, and long-term care decisions as the condition progresses.
- Whether you live across the street or across the country, a Life Care Plan offers an opportunity to engage professionals to partner with you in understanding your options.



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# CARE PROTECTION PLAN

The Care Protection Plan gives individuals an organized way to plan ahead for future care needs. It's ideal for individuals and couples.

People who benefit from Care Protection Planning typically fall into one of three categories:

- 1. They are healthy and living at home with no assistance and want to plan ahead so they can age in the comfortable and familiar surroundings of their home.
- 2. They have been recently been diagnosed or live with a chronic illness but are still able to manage self-care activities
- 3. They are concerned about the cost of future long-term care and want to avoid burdening their children or relatives.

Customized to meet the needs of each client, Care Protection Plans include elder care law, special needs laws and estate planning services.



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# What is a Care Advisor?

Our Care Advisors have specific skills and knowledge to help our clients and their families attain the highest quality of life, given their circumstances. A Care Advisor will:

- Conduct care assessments to discover / answer questions, provide support, and clarify numerous issues.
- Help clients and families identify care problems and assist in solving them.
- Assist families in identifying proper care, whether in the home, in a facility, or in the hospital.
- Help provide information for transfers to appropriate facilities, transportation, inhome care options, and providers.
- Guide the client and the family through the maze of long-term care issues.
- Advocate for the client.

Your Care Advisor functions as the point of contact for the family and assists families as they begin their journey through the long-term care system. It is helpful for the families to have supportive and knowledgeable advocates to advise them.



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# CRISIS CARE PLAN

A Crisis Care Plan gives family caregivers the guidance needed to protect the legal, financial, and personal well-being of loved ones who need immediate care in order to keep them safe.

People who benefit from Crisis Care Planning typically fall into one or more of the following categories:

- 1. They are completely dependent on others for self-care.
- 2. They are in immediate need of long-term care outside the home.
- 3. They are completely reliant on family or professional caregivers.
- 4. Immediate action is needed to pay for care without bankrupting the family.

Each Care Plan is customized to meet the needs of each client. Most plans include elder care law and estate planning services, along with life care planning services, care advisors, VA benefit services, insurance support, advocacy services and asset protection strategies such as maximizing contributions , and public benefit analysis (which includes recommendation regarding Medicaid, VA and / or other public benefits.)



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# About Elder Care Law

# What is Elder Care Law?

**Elder Care Law** is a specialty of law that caters to the unique needs of clients. The clients they may serve include those with long-term illnesses (Alzheimer's, Parkinson's dementia, and/or other conditions) and cognitively, emotionally or developmentally disabled individuals of any age. Elder Care Law encompasses specialized estate planning documents (trusts, wills, etc.), determining the right care based on the illness, and planning for ways to pay for that needed long-term care.

# What Makes Elder Care Law Unique?

**Every client's circumstances and needs are different**. As a result, the planning and legal services provided are unique to each client we serve. Our planning often includes:

- Helping the well-spouse, so they are not impoverished by their spouse's illness;
- Include care support (such as Long-Term Care, decisions and housing options, such as assisted-living and residential homes for the aged;)
- Financial and health care decision-making through the use of durable powers of attorney;
- End-of-life decision-making through the use of advance directives;
- Advocating for our clients to get the appropriate care, trusts, wills, etc.