



Writing an Eldercare Plan by: Anita Kamiel, R.N., M.P.S.



We've heard a lot about eldercare plans, but what are they exactly?

The term is used interchangeably by various professionals based on what their view of the world is and the services they have to offer.

Elder law attorneys view them in terms of legal documents such as living wills, do not resuscitate orders (DNR), durable powers of attorney for healthcare and finances as well as the obvious last will and testament.

Geriatric care managers think of them as evolving from the geriatric assessments they do. These assessments are usually initiated once the senior is already experiencing substantial declining health and at the brink of needing care. They include a complete physical and mental and psycho-social evaluation as the bases for recommended care and living arrangements.

Financial planners talk in terms of retirement planning, preservation of assets, reverse mortgages, outside income and long term care insurance to insure that there will be sufficient funds for living expenses and eventual personal and skilled care once the person in need is no longer working.

All of these professionals have subspecialties to help with any Medicaid planning as well. However, there is an area of planning that seems to have fallen through the cracks. It covers the day-to-day decision-making to ensure the desires of the senior are followed once they are too frail to make those decisions known. To that end, it is worthwhile to write an eldercare plan to document your expressed wishes formally.

Everyone deserves to have a say in how they will be cared for as they get older. That's why it is so important for seniors and their loved ones to discuss a care plan for the future before a disease condition or dementia gets too far along or eldercare services are urgently needed. These plans are best drafted while seniors are still fully cognizant and rational. These plans can easily be done at the time other end-of-life documents are put in place.

Families benefit from these early discussions. When the patient participates in the decisions for their eventual care, the family will have more clarity with respect to their preferences and be more prepared for any tough decisions ahead.





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Professionals that most often help with these plans are geriatric care managers or social workers. Certified life resource planners are a relatively new type of professional that deals exclusively with this type of thing. To maintain their certification through the Society for Life Resource Planning, they must write at least six of these plans each year. All these professionals check off the boxes in terms of financial, legal and medical arrangements. There is even an online service called mylifeandwishes.com where you can save all this digitally and choose who has access to various types of information. All this highlights the importance of making sure all your preferences are clearly stipulated.

A good eldercare plan assigns the roles and responsibilities associated with the care of an elderly loved one to specific people in writing. No less important are your medical treatment preferences, tests and procedures you approve of in addition to doctors that you trust. It addresses whether or not you want to sell your home while making sure your future living arrangements are appropriate to your needs and properly elderproofed.

Other support services such as transportation requirements, downsizing professionals, home maintenance, gardeners, handymen, medical alert systems should all be put in place. A “Who Gets What” list of personal items can also lessen stress for the senior and future friction among relatives. The Administration on Aging, part of the U.S. Department of Health and Human Services, has a full list of what to include.

If you have unfortunately been diagnosed with a degenerative disease such as Alzheimer’s or Parkinson’s disease, The National Institute of Aging recommends that families start their elder and estate planning soon after the diagnosis. In these early stages, the patient is still able to be an active participant. As part of your end-of-life documents make sure your lawyer includes a health care proxy to appoint someone you trust to make decisions for you if you are in a compromised state.

To kick off the eldercare plan process, you can organize a meeting and invite important loved ones, friends and even relevant neighbors. You can, of course, spearhead this yourself, draft the document and then file it with your attorney with other end-of-life documents. On the other hand, a third party to bring up issues you would not have thought of, to act as an impartial mediator and facilitator as well as a fresh set of eyes can come in handy. Whether you call on your lawyer, social worker, life resource planner, financial planner or feel you want to handle this yourself, it is vital something so important is not left to chance.

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