WHEN BEING HOME FOR THE HOLIDAYS IS NOT WHAT YOU EXPECTED

BY JEFFERY STINSON, CELA*

It's that special time of the year when many families separated by miles and miles come home for the holidays to see mom, dad and other loved ones. Sometimes it's been months since the last meeting. The car may be packed with the kids and bundles of joy.

Shortly after you arrive and you exchange those precious hugs and kisses, you notice something very wrong. Mom is not remembering things so well. Maybe dad is failing in physical health. It becomes obvious this once strong couple that took care of you for much of your younger life, now need extra care themselves. Old age has set in, with many of the common disabilities that seniors face.

The questions abound. Is it still safe for them to live alone? Is it time to take away the keys to the car? The answers might seem obvious to you, but for mom and dad there is often resistance and even anger. This might be the beginning of one of the most difficult phases of your own life – deciding how to help mom and dad in their diminished capacity.

One of the best things you can do is to pay close attention to how they interact and observe how they function. Talk to other friends and loved ones who see them more than you are able to do. It may be that the issues are not so severe that they have to leave their home quite yet. Possibly a part time care giver could be secured to help with the daily duties of making meals, doing laundry and going to the store. Then, again, it could be very clear that more urgent measures have to be taken to assure their security and well-being.

ESTATE PLAN REVIEW

This is a time when it's imperative to have the discussion with mom and dad about reviewing their estate plan. Or if they don't have one, it's critical that they contact someone like me at the Stinson Law Firm to start planning now. Many times I hear from people already in crisis. There has been a change in health, financial stability or number of other things. An up-to-date estate plan helps set the foundation to how to respond to future changes and relieves much of the anxiety that occurs in crisis. Even in an unplanned crisis, though, rest assured I can help.

VETERAN'S BENEFITS PLANNING

If there is a veteran of war in your family, or a member of your family is the surviving spouse of a veteran, you might not be aware of the wide scope of benefits that are available from the United States Department of Veterans Affairs. It doesn't matter if the Vet did not directly retire from the military or get injured while serving. In fact, these benefits are vastly underutilized because of the misconception that they are only available to injured or retired Vets. I want to help you take full advantage of what you have coming.

If the veteran meets certain criteria, there is a cash benefit called pension that can help offset the cost of care. Larger benefit packages often referred to as Housebound and Aid and Attendance may also be available for Vets or surviving spouses with larger care needs.

I happy to explain the various benefit levels and identify barriers to qualification along with solutions to overcome those barriers and permit qualification. Like Medicaid planning, we can help people secure assets and determine qualification for these needs-based benefits.

And, like Medicaid Planning, the sooner you start with the process of planning for Veteran's benefits, the better off you will be.

MEDICAID PLANNING

Another important thing to do is review potential coverage under the continuum of long-term care, from part-time in home care to nursing home care. Many individuals will require the assistance of Medicaid at some point for their care and now is the best time to start the process of Medicaid planning. The Medicaid rules are complex and many times difficult to understand. I will help you navigate through them so that you can ensure eligibility while securing your precious assets. You may experience the common fear that you or your family will lose everything in order to pay for long-term care. That's simply not true. But the sooner we start this planning process, the better off your family will be in the preservation of those things your loved ones have worked a lifetime to achieve.

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