Planning Before the Crisis

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Seabury Care Management

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Create a Team

- POAs for Healthcare and Finances
- Elder Law Attorney
- Care Management
- Physician/Geriatrician
  - Does your practitioner make home visits?
- Medication Management
  - Can your pharmacy deliver?
  - Provide pill packs?
- Daily Money Manager
- Transportation Options
- Home Care Options
- Meals

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Understand the Resources

- Want to age in place? What might you need?
- What if you can't age in place? Understand what senior communities are.
- Who will pay for this? Understand what health insurance or long term care insurance provide.
- Don't set ultimatums that you or your decision makers may find difficult to follow through on.
- Understand how much your potential decision makers want to and can be involved.

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Aging in Place:

- Home
  - What does the word “home” mean to you?
  - Is your home appropriate if you need assistance with your activities of daily living (ADLs)?
  - Should you move?
- Community Services
  - Transportation
  - Meals
  - Assistance with ADLs
  - Socialization
- Cost of services
  - Area Agencies on Aging/Dept. of Aging
  - Long term care insurance

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Housing Options

- Downsize
- Independent Living in Senior Community
- Assisted Living in Senior Community
- Memory Care in Senior Community
- Rehabilitation and Long Term Care Nursing Home
  - Rehab is paid for by health insurance (Medicare) following 3 day hospital stay for a limited time. This is a short term stay.
  - Long Term Care will eventually be paid for by Medicaid Long Term Care when assets have been spent down.

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Communicating your wishes

- Initial discussion
  - Reflect ahead of time on the questions discussed here.
  - Alert the people you want to discuss this with and give them time to reflect.
  - Have the discussion when everyone is at their best.
  - Be sensitive, respectful and honest.
  - Reevaluate after your discussion. Does this work for everyone?
- Frequent discussions
  - Circumstances change
  - Perspectives Change
  - Ongoing conversations allow for your decision maker to better understand your wishes

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“Promise me you’ll protect my Dignity, Promise me you’ll protect my privacy, Promise to make sure I don’t live in Pain.”

(Bill Thomas, quoted in the Washington Post, Feb. 2016.)

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Thank you!

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