

Connecticut Care Planning Council



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Helping Families Preserve and Protect Assets and Values

Connecticut Care Planning Council Newsletter

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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.

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Michael Savenelli, Sr.



Dan Fisher



Elaine Pavasaris



Janet Gallugi



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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New Years Resolution - Plan for Long Term Care

"According to some sources, 60% of us will need long term care sometime during our lives. It is important for all of us to prepare for that day when we will need to help loved ones with elder care or we will need elder care for ourselves."

"It is simply a fact of life to prepare financially for unexpected disasters by covering our homes, automobiles and health with insurance policies and to provide funding for our retirement. But no other life event can be as devastating to our lifestyle, finances and security as needing long term care. It drastically alters or completely eliminates the three principal retirement dreams of elderly Americans, which are:

1. *Remaining independent in the home without intervention from others*
2. *Maintaining good health and receiving adequate health care*
3. *Having enough money for everyday needs and not outliving assets and income*

Yet, it is our experience that the majority of the American public does not plan for the devastating crisis of needing elder care. This lack of planning also has an adverse effect on the older person's family, with sacrifices made in time, money, family lifestyles and even affecting the family's or caregiver's medical and emotional health." [Connecticut Care Planning Council](#) "The 4 Steps of Long Term Care Planning"

John Carmon**Doug and Ken Henricksen****Stay informed!
Subscribe here!!****Event Calendar****2/10/2010****Location:**Cromwell Health and Rehab
Center**Topic:**Advanced Directives, Living Wills
and DNRs**3/5/2010****Location:**

Riverside Community Center

Topic:

VA Benefits

3/5/2010**Location:**

Canton Senior Center

Topic:

Medicaid Spend Downs

Contact Us**34 Jerome Avenue
Bloomfield, CT 06002****(860)769-6938****Offers & Info****Veteran's Aid Befnefit**

Because of changing demographics and potential changes in government funding, the current generation -- more-than-ever -- needs to plan for long term care.

If you have spent time helping a parent or loved one cope with a disability resulting from aging, you know the frustration of balancing what you feel they need to do and what they want to do. Communication is strained at times, because after all, you are the child and they the parent, yet physically and mentally the rolls have changed.

When you make directives, assignments and arrangements in advance of needing elder care, then everyone involved can follow the prearranged care plan.

As an example, Jefferson Simpson wrote in his care plan that if dementia or Alzheimer's inhibited his mental abilities to communicate or recognize his surroundings, he wished to be in a respectable facility and only asked that he be visited and brought chocolates. To his children this request seemed silly at the time, but when his mental capacities did diminish, the instructions were there. No one had to wonder if they should try to take care of Father Jefferson at home and how they would do it. Without quilt or question they placed him in a respectable facility that took care of his needs. All they had to do was make loving visits, and of course they brought chocolates.

In order for Jefferson's simple request to happen, he had made financial, legal and personal long term care plans years before.

What do you want your children or friends to do on your behalf?

When it comes time for them to help, what if you can't say what you want because of a physical or mental disability? This is where a written long term care plan comes into effect.

Do you have a financial plan or long term care insurance? Retirement savings can disappear quickly when used for care services.

Where is your paperwork; insurance policies, living will, medical directives, Armed Services discharge or disability papers? Is there someone designated to know the location?

What are the legal documents that are needed for power of attorney, estate planning and disbursement of assets? When do they have to be completed?

What types of care services and facilities are available and what are the costs?

What will government programs pay for and how do you qualify?

There is a lot you can do now to put together a plan for your own long term care. You may have limited resources in the future or health problems that will inhibit your ability to take care of things you could do now. For example.

James and Cindy want to be able to stay in their home as they age. In order to do this, when they were in their 40's they took out a long term care insurance policy that will pay for home care if it is needed. The policy will also pay for nursing home costs as a care option. With taking the policy at a younger age and in good health the monthly payments are low. Extra funds can now be put away for retirement without worries of having to deplete savings for care costs.

Or consider Sarah's following experience:

After taking care of her own parents for many years, Sarah realized the importance of making, in advance, a plan and preparations for herself. She saw all of her parents' assets dissipated in order for her father to qualify for Medicaid nursing home coverage. She didn't want the same thing to happen to her. She took the time to create her own plan on paper-- expressing her wishes for her own care. A trip to her attorney provided all the legal documents and estate planning she wanted to be in place to insure care for her and an inheritance for her children.

There is much to learn about long term care and there are a lot of new services and programs available to draw from.

The National Care Planning Council has gathered together an overall review of government and private long term care services both on the Council website, <http://www.careconnecticut.org/> and in the book [The 4 Steps of Long Term Care Planning](#), by Thomas Day of the National Care Planning Council.

[The 4 Steps of Long Term Care Planning](#) provides comprehensive information about long term care planning. The design also allows you to record personal information, family agreements and directions on 20 planning sheets at the back of the book. Using this book as a single-source repository for information and directions makes it much easier for you or your care coordinator to carry out your wishes when the need for care occurs.

Please visit the Connecticut Care Planning Council Website <http://www.careconnecticut.org/> or Weatherby & Associates, PC's website <http://www.weatherby-associates.com/> for additional information.



Weatherby & Associates, PC Counselors at Law

Helping Families Preserve and Protect Assets and Values

Government Program Pays Family Members for Taking Care of Mom and Dad

For veterans who served during a time of war or for their surviving spouses, the Veterans Aid & Attendance Pension will pay additional income to cover long term care costs. The great news about this program is that VA will allow veterans' households to include the annual cost of paying any person such as family members, friends or hired help for care when calculating the Pension benefit.

If you qualify, this valuable source of revenue can be used to pay children, other relatives, friends, or services provided by a home care agency, which may help prevent or delay admission to a nursing home. The money can also be used to help pay the cost of adult day health services or an assisted living facility. These funds can even help with other long-term care costs which can be substantial. Imagine having extra money you didn't even know existed!

Pension can provide an additional monthly income of up to \$1,949 a month for a couple, \$1,644 a month for a single veteran or \$1,056 a month for a single surviving spouse of a veteran.

In order to reduce income to meet the income test for pension, a rating for "aid and attendance" or "housebound" is crucial. Not only does the rating significantly increase the benefit amount but without a rating, room and board costs for assisted living are not deductible for purposes of reducing income. Only the much smaller assisted living medical costs are deductible.

For home care, non-medical costs are only deductible if the in-home attendant is licensed for healthcare in that state or if there is a rating. Since the non-medical costs for

home care represent the bulk of all costs for long-term care at home, without a rating, those households with a non-licensed attendant would not qualify for the benefit. Examples of medical or nursing services at home would be help with activities of daily living such as dressing, bathing, ambulating, feeding, toileting and so on. Other services might include medication reminders or supervision necessary to provide a protective environment for the care recipient -- in the case of Alzheimer's or another type of dementia.

A rating for aid and attendance is automatic if someone is a patient in a nursing home or that person is blind or so nearly blind as to need assistance.

A non-licensed in-home attendant could be just about anyone receiving pay for providing services. This might be members of the family, friends, or someone hired to live in the home. The exception to this rule is that spouses cannot be included in this list of reimbursable caregivers.

For a disabled person who has been rated, a family member will be considered an in-home attendant, but that family member has to be paid for services duly rendered. There is potential for fraud here where a family member may move into the home and ostensibly receive payment as a caregiver but not actually provide the level of care paid for. Documentation for this care must be provided to VA, and it is reasonable for VA to question whether the services being purchased from a family member living in the household are legitimate. Such arrangements should be extensively documented and completely arm's-length.

The care arrangements and payment for home care must be made prior to application and there must be evidence that this care is needed on an ongoing and regular basis. We recommend a formal care contract and monthly invoice billing for services. Money must exchange hands and there must be evidence of this. All of this documentation must be provided as proof to VA when making application for the pension benefit. Costs for these services must be unreimbursed; meaning these costs are not paid by insurance, by contributions from the family or from other sources. Even though the family member being paid for services cannot reimburse the veteran household directly, the family may pay the bills for the veteran household. This indirect form of support is allowed.

There is an application form to be submitted, along with a doctor's report form, documentation of medical expenses and payment of home care services or facility fees. Other documentation includes original discharge papers, marriage records if applicable and a death certificate where applicable. An inventory of all sources of household income and all household cash equivalent assets is also required. Providing complete documentation with the initial

application will expedite a rating and approval for pension payment.

As of 1/1/09, Weatherby & Associates, PC, had two of the 16 attorneys in CT accredited by the Department of Veterans Affairs to provide assistance to veterans by helping them plan for the future. I'm listed on the Web site of the [Office of the General Counsel](#),

I would be happy to provide you with information regarding the "aid and attendance benefit" and to work with vets and their families who may require assistance. This service is free of charge.

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