

Connecticut Care Planning Council



January 2012 Newsletter

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Featured Board Member: **Henry C Weatherby**

**CT Care Planning Council
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Helping Families Preserve and Protect Assets and Values

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[If you answer "yes" to any of these questions, Weatherby & Associates, PC can help.](#)

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.

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

Elaine Pavasaris



John Carmon



Kristine Lajeunesse



Weatherby & Associates, PC
Counselors at Law
Helping Families Preserve and Protect Assets and Values

If you answer "yes" to any of these questions, Weatherby & Associates, PC can help

- Has the elder been diagnosed with a mentally or physically debilitating disorder such as Alzheimer's, Parkinson's, ALS, stroke or a decline in functional capacity?
- Is the elder isolated due to the recent death of a spouse, or have family that either lives too far away or is too busy to provide adequate care?
- Is the elder to be discharged into a care facility or currently receiving in-home care?
- Does the elder have a variety of healthcare providers and need coordination and advocacy for quality care?
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Event Calendar:

VA Aid & Attendance Seminars

January 10, 2012
Village Gate
88 Scott Swamp Rd,
Farmington

2:00-3:30 PM

Offers & Info:
[Veterans Aid & Attendance Benefits](#)

Contact Us:
34 Jerome Avenue,
Suite 310
Bloomfield, CT 06002

(860)769-6938

- Does the elder have a spouse whose financial needs must be considered in light of the elder's medical condition?

Recognizing the Need for Outside Help in Caregiving

Caregivers often don't recognize when they are in over their heads, and often get to a breaking point. After a prolonged period of time, caregiving can become too difficult to endure any longer. Short-term the caregiver can handle it. Long-term, help is needed. Outside help at this point is needed.

A typical pattern with an overloaded caregiver may unfold as follows:

- 1 to 18 months - the caregiver is confident, has everything under control and is coping well. Other friends and family are lending support.
- 20 to 36 months - the caregiver may be taking medication to sleep and control mood swings. Outside help dwindles away and except for trips to the store or doctor, the caregiver has severed most social contacts. The caregiver feels alone and helpless.
- 38 to 50 months - Besides needing tranquilizers or antidepressants, the caregiver's physical health is beginning to deteriorate. Lack of focus and sheer fatigue cloud judgment and the caregiver is often unable to make rational decisions or ask for help.

It is often at this stage that family or friends intercede and find other solutions for care. This may include respite care, hiring home health aides or putting the disabled loved one in a facility. Without intervention, the caregiver may become a candidate for long term care as well.

With the holiday season upon us, caregivers feel even more stress -- with planning, shopping and

participating in holiday activities. This is a perfect time for family and friends to step up and provide some respite time and caregiving help. Whether it is provided personally or arranged as a gift of services to be provided by a professional respite company or home care provider, it is a welcome gift.

An article in [“Today’s Caregiver”](#) states:

“Nearly one in four caregivers of people with Alzheimer’s disease and other dementias provide 40 hours a week or more of care. Seventy-one percent sustain this commitment for more than a year, and 32 percent do so for five years or more. One of the best gifts you can give someone caring for Alzheimer’s is something that relieves the stress or provides a bit of respite for the caregiver.

The Gift of time: Cost-effective and truly meaningful gifts are self-made coupons for cleaning the house, preparing a meal, moving lawn/shoveling driveway, respite times that allow the caregiver time off to focus on what he/she needs.”

It is also important to note that hiring professional care provider services can provide valuable ongoing support to an overloaded caregiver. A [financial planner](#), care funding specialist or a [reverse mortgage specialist](#) may find the funds to pay for professional help to keep a loved one at home. A [care manager](#) can guide the family and the caregiver through the maze of long term care issues. The care manager has been there many times -- the family is experiencing it for the first time.

An [elder law attorney](#) can help iron out legal problems. And an [elder mediator](#) can help solve disputes between family members. There are also cash benefits for [Veterans](#), who served during a period of war, that pay for home care or assisted living.

If you are the one providing daily care for a loved one, you owe it to yourself to seek help. Take care of yourself and your needs, both physically and mentally. Seek out professional help that will

ease your burden and look for community service organizations that offer respite help.

The National Care Planning Council's website www.longtermcarelink.net contains hundreds of articles with tips and advice for caregivers and their families. Take a few minutes to find the help you need and enjoy this holiday season.

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.” [National Care Planning Council](#) “*The 4 Steps of Long Term Care Planning*”

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 roles 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, www.longtermcarelink.net and in their book [The 4 Steps of Long Term Care Planning](#).

[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.

Wisdom from the Web

"You are as young as your faith, as old as your doubt; as young as your self-confidence, as old as your fear; as young as your hope, as old as your despair."

~Douglas MacArthur