

Connecticut Care Planning Council



November 2011 Newsletter

Volume 3, Issue 9

Featured Board Member: **Henry C Weatherby**

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Counselors at Law
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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 soon 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

November 29, 2011

White Oaks
230 Deming st,
Manchester
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?

Can I Get Paid to Care for a Senior Family Member?

As the number of family members providing care for aging parents increases, the solutions to find help with loss of income because of time off from employment for caregiving has become a major concern for many.

The demands on both the time and energy needed to provide the needed care can make it impossible to maintain both a full time job with full time caregiving. Seeing a need to give support to clients and family caregivers, the Life Care Planning Law firm association of [Weatherby & Associates, PC](#), provides clients and their families care planning to ensure that the client is living the best quality of life possible, using their funds and other resources for their care. Some of the benefits include:

Information to caregivers about available services; Assistance to caregivers in gaining access to supportive services; Acting as an advocate for both our client and the family; Important legal and financial planning for future needs; Caregiver training to assist caregivers in making residential decisions and solving problems relating to their roles; Respite care to enable caregivers to be temporarily relieved from their care giving responsibilities; and Supplemental services, on a limited basis, to complement the care provided by caregivers.

Connecticut Home Care Program for Elders (CHCPE)

The Home Care Program for Elders is a program designed to help Connecticut residents, 65 or older, who are at risk of nursing home placement. The program is open to both Medicaid eligible persons and those that do not qualify for Medicaid. The goal is

to allow qualified seniors who require some medical and personal care to remain living at home or in the community. The program provides a variety of services to seniors determined by a health screening process, which can include home care, home health care, adult day care, and meal and chore services

While Medicaid enrollees are eligible, the income and asset limits for CHCPE are less restrictive than the Medicaid limits. CHCPE does not have an income limit and the asset limit for an individual is around \$32,000 or \$43,000 for a couple. Primary residence and vehicle are exempt. Acceptance into the program does not mean a senior's care needs are completely paid for by CHCPE. Depending on income, seniors may be asked to cover a portion of the costs. Fifteen percent seems to be a typical co-payment amount.

Another program that may be relevant to residents is the [Connecticut Personal Care Assistance \(PCA\) Program](#) which allows participants to choose their own personal care service provider. It should be stressed that participants who choose a private caregiver (not one from a licensed agency) will be responsible for taxes, Workman's Compensation and purchasing a special type of liability insurance to protect them in the event the caregiver is hurt while on duty in the home.

For more information or to apply call 800-445-5394 or visit the [Connecticut's Home Care Program for Elders website](#).

Using the Veterans Aid and Attendance Pension Benefit

A totally overlooked source of money to pay family caregivers to provide care at home is the Aid and Attendance Pension Benefit. This money is available to veterans who served during a period of war. Pension money is also available to the widows of these veterans. This benefit, under the right circumstances, can provide up to \$1,949 a month in additional income to pay family members to provide care at home.

Getting the aid and attendance benefit to pay for

family caregivers is not an easy task. This is because there must be a caregiver contract in place, a physician medical evaluation done, income and asset qualifications met and proof of medical expenses provided. Submitting the correct forms and documentation can easily be completed with the help of [Attorney Henry C Weatherby](#), who is *accredited by the Veterans Administration to assist Veterans or their surviving spouses with the preparation and prosecution of claims for the Aid and Attendance benefit.*

You should first call our office at 860-769-6938 and ask for a free Veteran's Benefit Screening. The screening takes about 10 minutes. We can determine if you're immediately eligible or whether you need to come in for a consultation to determine the best way to rearrange your assets in order to qualify now versus years later when your money has run out and your benefit will be much less. If you go directly through your local Veteran's Administration office with a completed application, you may be rejected some months later if they determine that the Veteran has too much in the way of assets.

Long Term Care Insurance Benefit

If the senior being cared for has a long term care insurance policy that covers home care, payment to the care giver from this source could be arranged. Some policies require the care provider to be through a licensed home care agency, but others will pay for individual aides certified as such. This would require some training by the family member to become certified. There are policies that pay a daily benefit amount to the insured to use as they want to pay for their care. Check with a [long term care insurance professional](#) about types of policies.

Caregiver Contract

In some cases the senior parent has the funds to pay for care. If a family member is giving care it is very important that a caregiver contract be in place. A signed and dated agreement will outline the services provided as well as the amount of pay for these

services. The contract will eliminate questions about what is expected from both parent and caregiver as well as providing a legitimate contract and payment record of services to qualify for Medicaid.

Attorney John L Roberts, in his article titled "Caregiver Contracts that Protect Elders and Their Family Members" states:

"A written Caregiver Contract is a good idea for every family that wants to protect family harmony, and make sure everyone in the family understands how care is being provided to an elder.

The family member who provides care can save an elder from needing nursing home services, and may also protect assets if nursing home care is needed in the future. Elders who want to cover all of these bases must have a written Caregiver Contract. Whenever adult children and other family members are providing valuable care, only a written agreement will protect assets from nursing home care costs and qualify the elder for Medicaid."

In having the parent pay a family member for caregiving, it will be an employer/employee situation and payroll records must be kept with payroll taxes paid.

Setting up an appropriate contract is not a do-it-yourself project due to future Medicaid implications, payroll taxes and other considerations. The contract should be set up by [VA accredited elder law attorney](#) at the time the contract is done.

Final Note

Taking the time to create the caregiver contract, and have a plan of care so that health crises become transitions, will help make the family caregiving experience less stressful.

Who Was Supposed To Be Watching Grandma?

There is a popular tune played this time of year called

“Grandma Got Run Over by A Reindeer” which relates that Grandma -- after drinking too much eggnog -- went out into the winter cold to get her medication and was run over by a reindeer. The question is, “Who was supposed to be watching Grandma?”

Though this little tune is just for fun, it may very well raise alarms to many caregivers of the elderly. Caregivers know that even at a holiday party they cannot let down their diligent watch over their elderly loved one. As far-fetched as it may sound, with all the people and noise, an elderly family member with dementia or Alzheimer’s may be enjoying the family gathering and then suddenly become confused and walk to the door and leave.

For family caregivers the added stress of the holidays with decorating, shopping, parties and keeping up with all the family traditions is an overwhelming quest. Feelings of isolation, depression and sadness come with this added stress. There are millions of Americans who are caring for elderly frail loved ones and most of these caregivers will go through some of these emotions, especially this time of year. There are some things you can do as a caregiver to help you and those you care for enjoy the holiday season.

First take care of yourself. Try to eat right, get plenty of sleep and exercise. This will help reduce stress and strengthen your ability to cope with caregiving responsibilities.

Prioritize your holiday traditions. Perhaps instead of cooking a large family dinner, have everyone bring his or her favorite dish. Use paper plates. Forfeit the traditional outside light decorating for a lighted wreath on the front door. Choose one or two parties or concerts to attend instead of trying to do it all.

Arrange for help. Call on other family members to help with the caregiving while you do your shopping or go out for the evening. If family is not available, ask your church group or a neighbor if they would donate a few hours.

Use community services. Many senior centers provide meals for the elderly and supervised activities, onsite, at no charge or a minimal charge. For locating senior services in your state, call your state Area Agency on Aging or check the national locator website at <http://www.n4a.org/>

Use adult day care services. Some assisted living facilities provide day activities and meals for seniors on a day by day basis. Other organizations called "[adult day service providers](#)" specialize exclusively in this sort of care support at a reasonable cost. These support services provide respite for caregivers from their caregiving responsibilities as well as social interaction for their elderly family members. There is a cost for adult day services, but the benefit for all is worth it.

For example:

Jean had brought her mother into her home to care for her when mom's Alzheimer's made it impossible for her to be alone. When the Christmas season approached, Jean realized she had to make some choices. She did not want to give up the traditions she had set with her daughters in shopping and lunches, but it wouldn't be possible with her caregiving responsibilities. In searching for a solution, Jean visited an adult day services facility near her home. She found she could schedule the days she needed off for her mother to come in. The adult day services company also provided transportation and would pick up mom and bring her home in the evening.

Although Jean's mother was not sure she would like to go at first, she found she enjoyed the programs, meals and conversation with new friends and the activities provided.

The time it gave Jean to have for herself was worth the extra cost for the day care.

Technology to the rescue. Here is a solution that would have kept "Grandma" from going out in the winter cold and getting run over by a reindeer. Companies that have created monitoring systems, security alarms and other safety equipment are "tweaking" them to adapt to the needs of seniors and their care givers.

Here are a few examples:

- Ankle or wrist bands that monitor location and alert the provider when a person has gone beyond the designated perimeter, such as out the front door of the house.
- Motion detectors. Set throughout the home, motion detectors allow someone outside the home to follow a senior as he or she moves through the house.
- Smart medication dispensers. Live monitoring and dispensing of pills.
- Emergency response alert. At a touch of a button on a desktop monitor, bracelet or necklace, emergency help is summoned.

Whether providing care in your home or helping senior family members in their own homes, your use of monitoring and “tech” help aids can provide extra safety for your loved ones, and peace of mind for you.

You are not alone. Join a caregiving help group. Your local senior center may have one or go on the internet to find one. Hearing about other caregivers' problems and solutions and being able to share your own and ask questions is a great way to relieve stress and gain a new perspective. Check out websites like the National Family Caregivers Association at <http://www.nfcacares.org/>

Work with a Senior Care Professional. Recognize that you are doing the very best you know how. You are not a [geriatric health care practitioner](#), [geriatric care manager](#), [home care](#) nurse or aide, [hospice provider](#) or [family mediation counselor](#), nor do you have the years of training and experience these professionals have, but you can definitely use their experience. In fact, using a [senior care specialist](#) will make caregiving easier for you and more beneficial for your elderly family member.

As an example:

Mark stopped by his father Dan's home every night after work to help with any errands or things he needed around the house. He began to notice that Dan was not showering, dressing or even fixing meals some days. Another concern was his father's

growing confusion and disorientation. A trip to the family doctor only brought more concern to Mark, since the doctor claimed it was just the aging process that caused the confusion.

Wanting a second professional opinion on what was best for his father, Mark hired Shelly -- a Professional Geriatric Care Manager -- to do an assessment. Shelly arranged for Mark and Dan to see a geriatrician, who advised that proper meals and an increase in some vitamins, would help clear up the confusion and disorientation. Shelly arranged for a home care company to come in daily to help with personal needs and prepare meals.

Soon Dan was back to his old self and able to function on his own.

You can find a wide variety of care professionals in your area on the National Care Planning Council website at www.longtermcarelink.net.

One more thing to remember. As a family caregiver, the greatest gift you are giving this holiday season is "Love."

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