

Aging in Place—Advice for Elders & Caregivers

Gina M. Barry, Esq.



Many elders live independently and fiercely guard their independence. When additional care becomes necessary to keep

them healthy and safe, they prefer to stay in their home instead of moving to a retirement community, assisted living facility or even a nursing home. Staying at home often means being at a distance from the primary caregiver. Although staying at home creates many hazards, steps can be taken by the elder and the caregiver to avoid the many concerns that surround aging in place.

Hire a care manager

Caregivers, and especially long distance caregivers, should seriously consider hiring a geriatric care manager, who is a health care professional with training in gerontology, social work and nursing. Usually, the geriatric care manager will conduct an assessment of the elder and develop an individualized care plan. In the long distance caregiving situation, the geriatric care manager will act as a liaison for the caregiver by overseeing the elder's care, providing a report to the caregiver at regular intervals and alerting the caregiver to any potential problems. The geriatric care manager's additional oversight provides peace of mind for the caregiver and protects the long distance caregiver from claims that he or she is not conscientiously car-

rying out required duties due to the distance and the resulting lack of personal oversight.

Check the documents

Many times, caregiving is interrupted when the elder has not established an estate plan. Most commonly, caregivers lack authority to handle financial and medical decisions if the elder becomes incapacitated. By executing a Durable Power of Attorney and Health Care Proxy, the authority to make financial and medical decisions can be granted to the person that the elder chooses. The caregiver should also be sure to discuss end of life decisions with the elder and ensure that the elder's wishes are memorialized in writing within the proper legal document.

Plan for costs

Another issue that causes a great deal of stress is determining how the elder will pay for the increased care. Occasionally, the elder has enough resources to privately pay for the care or can access the benefits provided by a long-term care insurance policy. More frequently, the elder expects that public benefits will pay for the additional care. In Massachusetts, there are many different MassHealth programs that can provide some level of care at home or in assisted living facility. Each program has its own set of income and asset limits.

If there is any possibility that the elder will relocate to another state, it is imperative to consider the regula-

tions in both states when planning. Each state has different regulations with regard to obtaining approval for public benefits. There are vast differences between the states, including but not limited to, asset and income limits, the effect of long-term care insurance and the effect of gifts. In addition, you will find variation in each state's estate recovery rules, which are the rules that allow the state to recover an amount equal to the benefits paid for care from the estate of a recipient who has passed away. Here, proper planning can ensure that benefits will be obtained as efficiently as possible while minimizing the exposure of the elder's estate to recovery efforts.

Research veteran's benefits

In some cases, it may be possible to obtain an Aid and Attendance Pension through the U.S. Department of Veterans Affairs ("VA"). There are various eligibility requirements, including the length and type of military service that must have been completed, as well as asset and income limits. An Aid and Attendance Pension is available for qualifying veterans and their spouses who require assistance with activities of daily living, such as bathing, eating, dressing transferring or toileting or who are blind or nearly blind. The Aid and Attendance pension can be used for any type of chronic care provider, including home care services, assisted living facilities, adult

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day care or skilled nursing facilities. It is important to work with someone who is accredited by the VA to assist with the application process when seeking to access this benefit.

Successfully staying at home when care needs increase requires proper planning and ongoing management of the various issues that will continually arise. Although staying at home presents many medical, legal and financial hazards, hiring professionals in the elder's area, the caregiver's area, or both, can make for safe passage. With proper planning and advice, most elders can successfully stay at home.

Gina M. Barry is a Partner with the law firm of Bacon Wilson, P.C., Attorneys at Law. She is a member of the National Association of Elder Law Attorneys, the Estate Planning Council, and the Western Massachusetts Elder Care Professionals Association. She concentrates her practice in the areas of Estate and Asset Protection Planning, Probate Administration and Litigation, Guardianships, Conservatorships and Residential Real Estate. Gina may be reached at (413) 781-0560 or gbarry@baconwilson.com.