



New Jersey Dementia Care
Quick Start Guide

A Guide for Anyone Caring for an Aging Parent, Spouse or Elderly Loved One Diagnosed with Alzheimer's Disease or Some Other Type of Dementia

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Where do you start when a loved one is diagnosed with Alzheimer's Disease or some other type of dementia? What do you need to know? Where can you find help? We created this guide to help you answer these questions and get started on the path to providing your loved one with the highest possible quality of life.

This guide is a great start but you don't have to do this alone. Contact Price & Price to get help from our team of dedicated professionals committed to assisting everyone caring for an aging parent, spouse or elderly loved one diagnosed with Alzheimer's disease or any other type of dementia. We can personally assist you with the caregiving process and help you save a lot of time and a great deal of money as you assist your loved one.

Call us at 856-429-5522 or go to www.PriceLawPractice.com and find out how we can help.

In the meantime, here's the dementia care quick start guide...

Decision Making - Your loved one with Alzheimer's disease or some other type of dementia needs someone in place to make decisions for them if the time ever comes that they can no longer make them on their own. The best way to do this is with a power of attorney and an advanced directive with health care proxy (aka a living will). If these documents exist does the person appointed have access to them and are they valid?

- Is there a living will, power of attorney, last will and testament and any other necessary estate planning documents?
- Does the person appointed to make decisions in the documents have access to them?
- Are the documents valid?

If your loved one doesn't already have these documents then the question is whether they have capacity needed to make them (and a diagnosis of Alzheimer's disease or some other type of dementia doesn't automatically mean they don't have the capacity required to do so). If your loved one needs these documents the attorney asked to draft them will assess whether your loved one has capacity either on their own or with the help of appropriate medical professionals.

- Does your loved one have the capacity required to create these documents?
- Talk to an elder law attorney if your loved one needs to create decision making documents.

If your loved one needs someone appointed to make decisions for them and they don't have capacity to prepare the necessary documents then they may need to have a guardian appointed to assist them. Guardianship is a legal process where a judge appoints someone to serve as the guardian for an individual who lacks the mental capacity to manage his or her own affairs. You will probably need an attorney to assist with the guardianship process. The proceedings, if appropriate (and the attorney

can help you determine whether they would be appropriate) are usually paid from your loved one's assets. It is best, however, if you can avoid the guardianship process because it is time consuming, expensive and doesn't always lead to the result your loved one would have wanted.

- Does your loved one need a guardian?
- Talk to an elder law attorney if you need help with a guardianship.

Care Planning - This is the process of determining your loved one's current care needs and anticipating what care they might need in the future. Assessing your loved one's current situation and determining what help and supports they need goes a long way towards preventing future problems and protects money from being spent on care that might otherwise have been avoided.

There are professionals called elder care social workers and geriatric care managers who can assist you with planning your loved one's care. These professionals can assess your loved one in order to create plan that will outline the help and supports they currently need:

- Seek the assistance of an elder care social worker or a geriatric care manager experienced in helping to create care plans for people affected by Alzheimer's disease and dementia.
- Assess your loved one's current situation and care needs.
- Create a written plan to identify resources (both care providers and equipment/devices) to support the current care needs.
- Identify appropriate care providers to meet your loved one's needs as outlined in the plan.
- Work with care providers to provide the appropriate level of care.
- Arrange for paying the care providers.

- Identify any equipment/supportive devices that might be needed.
- Arrange to pay for equipment/supportive devices.

One of the biggest issues is determining whether someone is going to stay home or if they will transition into a long-term care community like an assisted living community, memory support community, nursing home or continuing care retirement community, which has every level of care under one roof. It's possible for someone to stay home and bring care that might be needed into the house. On the other hand, moving into a long-term care community can provide the social aspect that could be missing in the home. This issue is usually at the heart of the care planning process.

- Will my loved one be staying home with the supports needed to keep them safe?
- Will my loved one be moving into a long-term care community?

Some options to consider are:

- Assisted living communities
- Memory care communities
- Nursing homes
- Continuing care retirement communities

Paying for Long-Term Care - Once you create the care plan you need to pay for the care that's required and determine whether you can protect some of your loved one's money from the care they need (and in many cases you can). There are a number of payor sources available to pay for long-term care. The most common payor sources include:

- Private payment (using your loved one's funds)
- Long term care insurance (if they have a long term care insurance policy)
- Veterans' benefits (if they or their spouse was a qualifying veteran)

- Medicare (pays certain expenses but not as much as you might think)
- Medicaid (the payor of last resort when your loved one exhausts their assets)

The two main payor sources for long-term care needs are private pay/personal funds and Medicaid. The other three all require either you to have purchased insurance (long-term care insurance) which not many people do or to qualify for the benefit (Veterans' benefits and Medicare). Medicare does not pay for long-term care in most situations and in those where it does pay the benefits are extremely limited. Most people end up paying their own money until they run out and then, if they can qualify, Medicaid will pay for the their care.

Long-term care is very expensive. Many people spend their entire life savings on the care they need. There are, however, things that can be done to protect your loved one's money from being spent on their long-term care needs. There are a number of scenarios where it may be (and in many cases is) possible to protect money from the cost of care. These include:

- When there is a lot of time before someone will need long-term care - they know it might be needed in the future but it's not needed now.
- When someone is already receiving long-term care.
- When one spouse needs long-term care and the other spouse is going to remain home in the community.
- When someone has significant assets and the ability to pay for more than five years of long-term care costs.
- When there is a disabled child or family member.
- When there is a legally blind child.
- When there is a minor child.

- ❑ When a child provided nursing home level of care for the two years preceding a move into a nursing home.

The two important takeaways about protecting money are:

- ❑ In many situations it is possible to protect your loved one's money from the cost of their long-term care (so don't listen to anyone who isn't an experienced elder law attorney who tells you otherwise); and
- ❑ Work with an experienced elder law attorney who understands the Medicaid application process and the strategies available to protect money from the cost of long-term care.

I hope you found this guide helpful and encouraging. Caring for a loved one with Alzheimer's disease or some other type of dementia is much easier if you have an organized approach. What's outlined here simplifies the process and will get you started in the right direction.

Most importantly, you don't have to do this alone. There is knowledgeable and experienced help available.

The team at Price & Price - an elder law firm that focuses our practice on issues related to Alzheimer's Disease and other types of dementia - can help you care for your loved one.

At Price & Price, our attorneys and dementia care coordinators assist clients with all aspects of elder care. We guide our clients through the areas of decision making, care planning, paying for care and protecting money from the cost of care. Don't wait. Call us now to discuss how we can help.

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Choose Price & Price because dementia matters.