

Planning for Long Term Care

Most of us avoid thinking about the possibility that someday we won't be self-sufficient. As a result we are not prepared to make the necessary decisions to accommodate our increased needs. For your peace of mind, it is important to have many conversations with family and friends to plan ahead prior to a crisis. The best approach might be to think of "what ifs". What if I no longer can drive a car? What if I get sick – who would take care of me?

According to a 1999 AARP Survey, fewer than 17% of seniors report current problems affecting their ability to live independently. Consistent with their view of independence, few seniors have talked with their children about life-planning issues. What is needed today may change tomorrow – so it is important to consider discussing a continuum of options: from services at home to independent living to assisted living to skilled nursing & rehabilitation care. It is important to let your family know what your feelings are about each option. Discuss your current needs, concerns or worries for the future, as well as your hopes and goals. It is important to consider your housing situation; ability to handle household chores and personal care; transportation; health issues; and finances.

There are some specific tasks you can do now to prepare for the future

- Make sure you have a **Health Care Proxy** – a legal instrument) known as an *Advanced Directive* which lets you designate the person who will make health care decisions on your behalf if you were not able to make them yourself due to a serious illness
- You may also want to have a **Durable Power of Attorney** whereby you name the person who can handle your personal, financial and other affairs if you become incapacitated
- Make a **Will** (Last Will and Testament) so you, not the Commonwealth of Massachusetts, can control how your estate will be divided
- Find out what services are available in your community – the Newton Senior Center (617) 796-1660 and Springwell (formerly West Suburban Elder Services) (617) 926-4100 can provide you with names of adult day programs, companion services, meal programs, transportation services, and places providing more care
- Find out if your health insurance will cover your care or if you should consider Long Term Care Insurance

Be aware that planning for the long term isn't easy, but there are many people who can help. In addition to family and friends, professionals – physicians, lawyers, financial advisors and social workers – can provide assistance in planning ahead. Three written resources that can help are:

1. **A Guide for Elders: Planning that Protects You and Your Assets**, John J Ford, Esq. University of Massachusetts, Gerontology Institute, 100 Morrisey Blvd. Boston, MA 02125-3393. **Cost \$5.**

2. **Tomorrow's Choices: Preparing Now for Future Legal, Financial, and Health Care Decisions**, (PF4224D13479) American Association of Retired Persons, 601 E Street NW, Washington, DC 20049. www.aarp.org
3. **Elder Health Tips: Advance Care Planning: Making Your Decisions Known**, Massachusetts Department of Public Health, Office of Elder Health, 250 Washington St., Boston, MA 02108-4619.

If you don't know where to begin and would specific assistance in getting started, you can call Kathy Laufer, social worker, (617) 796-1660, for a free consultation for you, with or without your family members.