

## **Get Your Act Together -- Plan for Long Term Care**

Planning for long-term care needs can be overwhelming. However, by planning in advance, you help to remove the guilt that loved ones often feel when thrust into the position of making care choices without adequate guidance. It also allows you to research and give direction on the types of care you desire, to provide guidance to would-be caregivers and lastly to plan for the means to pay for that care.

Here is a brief outline of the process of creating a long term care plan:

### **Providing Planning Documents and Instructions**

Include sample planning documents to be given to family members or trusted advisers. This includes instructions regarding wishes pertaining to care preferences, wishes pertaining to end-of-life, wishes concerning preferred medical treatments, desires for disposition of property and instructions to the Care Advocate or Personal Care Representative. These instructions do not replace formal legal documents designed for the same purpose but will provide in one place the preferences further outlined in legal documents. Family should be referred to legal documents if they exist.

### **Determining a Health Care Proxy in Advance**

The Health Care Proxy or Personal Care Representative represents the interests of a loved one receiving care. This person could also be the caregiver, a child, a friend or a trusted adviser. This Care Advocate plays an important role in making caregiving decisions, in arranging funding for services, in arranging services and in coordinating care. The person could also be given responsibility with a power of attorney or as a representative.

### **Planning for End-Of-Life**

Issues considered are preplanning of final arrangements, expressing wishes for a place to die and information and instructions for advance planning documents. Forms are provided for instructions on providing these services.

### **Preparing Legal Documents and End-Of-Life Arrangements**

Detailed instructions on arranging estate planning documents and establishing various powers of attorney. We recommend using an attorney.

### **Providing Financial Information for Future Care Costs**

This form is provided to the family with a listing of assets, income and insurance plans. Particular funding strategies for long-term care services are detailed.

### **Providing Copies of Checklists for All Involved in Care**

Each checklist provides specific instructions in a particular area of long-term care services or provider settings. These instructions allow the caregiver and/or the Care Advocate to make informed choices in choosing settings and services. The intent is to save these people a great deal of time, heartache, stress and money in choosing services and settings for the loved ones.

**Making Your Wishes Known**

This final step is the most important. No plan has value unless those involved in making the decisions are aware of it.

For more detailed information on long term care planning, and for your own copy of the necessary checklists, planning information, documents, etc. contact Attorney Cathleen Summers at Summers, Summers & Associates, P.C. at 978-263-0006.