

The background of the slide is a close-up, slightly blurred image of the American flag, showing the stars and stripes in shades of red, white, and blue. The flag appears to be waving or draped.

Successful Aging

(An Overview)

*Panel Discussion with
Senior Care Professionals*

Panel of Senior Care Professionals:



Miles Hurley, JD, CELA
Founder, Hurley Elder Care Law

Panel of Senior Care Professionals:



Jennifer Thilo, BA

Regional Vice-President, Delmar Gardens

Panel of Senior Care Professionals:



Rev. Larry Robert, BS, MDiv

Bereavement Services Manager/Veteran Liaison, VITAS Healthcare

Panel of Senior Care Professionals:



John Butler, BS, MA, CSA
Certified Care Advisor, Griswold Home Care



Getting old is not for sissies

...

But what can I do about it?

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Learn, Prepare, Act

- Prepare Legally
- Manage Aging Impact
- Decide Where & How to Live
- Get Help
- Explore Financial Options

Prepare Legally

- Georgia Advance Directive for Healthcare
- General Power of Attorney for Finances
- Will
- Trust

Prepare Legally

Georgia Advance Directive for Healthcare

- **General Power of Attorney for Finances**
- *Will*
- *Trust*



Prepare Legally

Georgia Advance Directive for Healthcare

- General Power of Attorney for Finances

- **Will**

Trust

Prepare Legally

Georgia Advance Directive for Healthcare

- *General Power of Attorney for Finances*
- *Will*
- **Trust**

Reduce “Normal Aging” Impact:

- Lifestyle Changes:
 - Healthy Diet
 - Regular Exercise
 - *Helps you Think better*
 - *Improves your Mood*
 - *Reduces Risk of Falls*

Plan for Where you Live

- Age in Place (existing or planned downsize)
- Independent Living Community
- Assisted Living Community (and PCH's)
- Memory Care Community
- Skilled Nursing Facility (including VA)

Where you Live: Age in Place

- Age in Place (existing or planned downsize)
 - *Most Adults 65+ say they want to Age in Place*
- Decide **NOW** if you should move (downsize)

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Make Changes in How You Live

- Make your home safer
- Be intentional about movement, driving, activities (especially when tired)
- Get Help (before life-changing event)

Make Your Home Safer

- More & Brighter Lighting (inside & out)
- Keep Walkways Clear & Wide (inside & out)
- Remove Loose Rugs & Carpets
- Install Hand-Rails & Grab Bars (inside & out)
- Make Bathroom ASAP (As Safe As Possible)

Make Your Bathroom Safer (ASAP)

- Why? 80% & 80%
- Grab Bars (multiple places)
- Non-Slip Mats in Shower (or tub)
- Shower Chair & “Wand-Style” Shower Head
- Transfer Bench if Showering in a Tub

Intentional Movement

- *Avoid Driving at Night – especially in Rain*
- *Become more aware of Fall Risks*
- *Stop Risky Activities when you Feel Tired*
- *Avoid Ladders*
- *Sell your Dirt Bike!*

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Get Help (In Your Home)

- Hospice Care
- Palliative Care
- Home Health Care
- Home Care

Get Help: Hospice Care

- Doctor-Ordered for End of Life (90 Days +/-)
- Nearly all is done in the home
- Short visits for specific purpose/function
- Primary focus is on comfort
- Non-curative medication provided

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Get Help: Palliative Care

- Similar to Hospice Care except not End of Life
- Short visits for specific purpose/function
- Primary focus is on comfort (symptom management, e.g. chronic pain)
- May include curative treatment

Hospice and Palliative Care, Side by Side

What is palliative care?

- It can begin at the discretion of the physician at any time, at any stage of illness, serious to end-stage.
- It is supportive care with or without curative intent.
- From office visits to prescription charges, it is paid for by insurance and/or self-pay. Check with your health plan for coverage.
- It typically takes place in a hospital.

What is hospice care?

- It begins when two physicians certify that the patient has less than six months to live if the disease follows its usual course.
- It is comfort care without curative intent; patient is no longer responding to curative treatment or has elected not to further pursue such treatments.
- All expenses related to the terminal diagnosis are covered by Medicare, Medicaid and most private insurance.
- It is delivered wherever the patient calls home.

Get Help: Home Health Care

- Doctor-Ordered Short-Term Curative Treatment
- When not Feasible to Travel (Homebound)
- Short visits for specific purpose/function
- Therapy: Physical, Occupational, Speech
- Wound Care (pressure sore, post-surgery, etc.)

Get Help: Home Care (What)

- Blocks of Time (usually 4+ hours per shift)
- Assistance with ADL and IADL
 - *Personal Care (ADL)*
 - *Companionship & Support (IADL)*

IADL = “Instrumental Activities of Daily Living”

Get Help: Home Care (When)

- Transitional Care
 - *Following Hospitalization or Rehab*
 - *Provides safety and support while patient regains strength & stamina*
 - *Usually for a few days – few weeks*

Get Help: Home Care (When)

- Respite Care
 - *For longer term care situations*
 - *Provides much-needed break for Primary Care Giver (often the spouse)*
 - *4 or more hours per shift*
 - *1 – 7 days per week*

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Plan for Where you Live

- Independent Living Community
- Assisted Living Community (and PCH's)
- Memory Care Community
- Skilled Nursing Facility (incl VA)

Independent Living Community

- Look Beyond the Building...

Consider how long has current ownership been in place, staff longevity, resident and family reviews, talk to residents

- Avoid “Crisis decision-making”

Research in advance, visit more than once, and trust your “gut”

Assisted Living Community

- Look beyond the Bistro...

Positive staff-resident interactions, engaged, well-groomed residents, activities as scheduled

- Avoid Complex Fee Structures

Levels and Tiers can be confusing and unpredictable, plan for increased care fees

Memory Care Community

- Look beyond the Gimmicks...

Human connection trumps trendy electronics and “state of the art” gimmicks

- Avoid “Universal Worker”

Be wary of misleading ratios, observe staff-resident interactions; look for dedicated Activities staff; visit often before and after

Skilled Nursing Facility

- Look beyond the “Stars”

Read surveys, look for staff longevity, observe staff-resident interactions, visit often, ask what happens after rehab

- Avoid Overreliance on “Star” ratings, Crisis Decisions

Continuum of Care as Needs Progress

- Look beyond the Country Club ...
Transparency-understand fees (buy-in versus fee for service,) Excellent Reputation, Talk to Residents
- Avoid confusing contracts, rushed decision ...
Get professional advice, “Buy-In” is a big investment, do your research

How Much Does It Cost? (Place)

- Age in Place: \$0 - \$???
- Independent Living Community: \$2.5K - \$5K/mo
- Assisted Living Community: \$3K - \$6K/mo
- Memory Care Community: \$3.5K - \$7K/mo
- Skilled Nursing Facility: \$8K - \$12K/mo

How Much Does It Cost? (Help)

- Hospice Care: Funded by Medicare
- Palliative Care: Funded by Medicare + co-pay?
- Home Health Care: Funded by Medicare (may require co-pay)
- Home Care: ~\$100/week or more (call me)

How Do I Pay for This?

- Reduce Discretionary Spending
- Downsize and invest (or use) equity*
- Explore VA Benefits (like Aid & Attendance)
- LTC Insurance (keep it if you have it!)
- Consider Reverse Mortgage
- Medicaid**

Veterans Benefits (Larry Robert)

- VBA – Veteran Benefits Administration
- VHA – Veteran Health Administration
- National Resource Directory <https://nrd.gov/>
- Conditions for Service-Connected Disabilities
<https://www.military.com/benefits/veterans-health-care/disability-compensation-for-presumptive-conditions.html>

How Do I Pay for This?

- “Annuity Care” Option for Investing Equity
 - *Single Premium with LTC Benefits*
 - *Can Double (or more) Amount Invested via COB (Continuation of Benefits)*
 - *Limited Underwriting Requirements*
 - *Tax Advantages*

How Do I Pay for This?

- Medicaid
 - *You may not make too much \$ to qualify*
 - *You may not lose your house to Medicaid*
 - *Your spouse may keep income & assets*
 - *Medicaid is becoming “Middle Class”*
 - *Seek Help from Elder Law Attorney*

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Successful Aging

Miles & His Team Will Help You With:

- *Protecting your Assets*
- *Finding & Paying for Long-Term Care*
- *Dealing with Recent Passing of Loved One*
- *Exploring Aid & Attendance*

Office: (404) 843-0121

LMorris@HurleyECLaw.com

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Successful Aging

Jennifer & Her Team Will Help You With:

- *Independent & Assisted Living, Memory Care*
- *Long Term Nursing Care & Short Term Rehab*
- *Understanding all the options and costs*

(770) 923-3100

JThilo@DelmarGardens.com

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Successful Aging

Larry & His Team Will Help You When:

- *Loved one's care becoming overwhelming*
- *Veteran or Spouse needs financial help w/care*
- *Illness may be related to Military Service*

(404) 843-6500 or (404) 964-9340

Larry.Robert@VITAS.com

The background of the slide is a faded, waving American flag. The stars are visible in the upper left corner, and the stripes flow across the rest of the image.

Successful Aging

My Team and I Will Help You With:

- *Situation Analysis & Guidance*
- *Care Assessment & Planning*
- *Connection to Other Resources*

(678) 592-9241

John.Butler@GriswoldHomeCare.com