



“8 Insider Secrets To Avoiding the Worst Health Care Mistakes for Seniors”©

- 1. Plan-the lack of it could mean loosing it all.** At the very least, every adult should have an Advanced Health Care Directive. Without proper planning, everything could be taken out of your control. The person who decides to wait on critical documents like a Will, Trust, Powers of Attorney for Finances and Health Care Directives leave themselves and their loved ones in a very vulnerable position. In the instant that a person can not make their own decisions and they have not documented a decision maker, that person will need to be conserved. Conservatorship can be costly (approximately \$15000) and it doesn't guarantee that the person assigned to make decisions for you will make good one for you or is even someone you will know. Make decisions about what you want, who you want involved and how you want your care to take place. Look at the assets you have and what measures should be put in place to protect them. Take a look at the documents you need to put in place to avoid conservatorship and stay in control of important decisions. A variety of professionals should be consulted to support you with your decisions. It's not hard to do, start today.
- 2. Your health care insurance won't cover it.** Find out what your insurance covers-even more important, what it doesn't cover. Many people are under the assumption that long term care is automatically paid by the government or their insurance. The reality is that only up to 20 days is covered 100% in a skilled nursing facility by Medi-care. Assisted living and home care are not covered under Medi-Care at all. The average cost for private skilled care is \$7000 monthly. Don't be caught in a financial turmoil when you find out that your insurance does not cover the care that you need. Find out if long term care insurance or other supplemental insurance products benefit you in your care. If you have long term care insurance find out what it covers and which providers will accept it. Work with a professional to direct your choices.
- 3. The health care system may cut corners on you.** The health care process can be very

confusing-and you don't know what you don't know. Find out what benefits insurance should offer to you. It's important to be realistic about the care needs of a senior, but also know how to utilize insurance before using personal resources and how to most effectively use services that you will pay for from your own pocket. When families are unsure of where to start or feel uncomfortable with the quality of care a loved one is receiving, an advocate can support you with decisions within the system. Long term care is expensive; spend a little to get a better return on your care investment.

4. **If you are a caregiver, the odds are against you.** Statistics show that when a well spouse doesn't get help to care for an ill spouse, 68% of the well spouses will pass away first. Be honest with family and friends about a partner's health issues, including issues around memory loss. Ask for help or find support programs that will offer relief. The standard message when flying is to look for your exit doors to escape and if the air mask drops, put yours on first. That's because we become useless to others when we neglect ourselves. There are very high rates of depression among caregivers of any age who don't get extra support or take opportunities to unwind on a daily basis. It's common for adult children not to realize how much their parents cover for each other's declines. A sudden scurry to care for an ill parent often comes into play when aging parents are not sharing what is really happening. Sometimes the problem is obvious, but the family allows the zoo to take over and just let the elephant sit in the room. Whether its fear or not knowing where to go for help, find a professional to point you in the right direction for support.
5. **Death happens suddenly or slowly.** This sounds a bit bold, but all human beings eventually come to an end. Be realistic about preparing for mental and physical declines and plan for the end. If we had a crystal ball that told how our personal story ends, we could plan accordingly, but we don't. Sit down with friends and family and talk about things like, when I can't drive anymore, that's when I want you help me move to a retirement setting so that I can stay social. Make up scenarios for mental and physical declines and how you would want your wishes addressed if that happened to you. If "that" ever does happen to you, loved ones feel more comfortable about moving decisions or care forward. It takes the guilt and wondering away for those trying to support you. Don't let the word "BUT" create obstacles for you. Remind yourself that putting the word "but" into a response may be creating an obstacle
6. **Your home could be an obstacle.** Think about making changes to your home if you have frequent visitors who use wheelchairs. If you think about the changes for others instead of yourself it may make the changes more palatable-even if the changes are for you. If you are remodeling or building a home today, whether you are a senior or not, think about wheelchair access in your hallways, doorways and bathroom so that you can age in place-or invite an aging

parent to live with you. If you plan ahead for grab bars and future installation of elevators or lift chairs you will be ahead of the game and perhaps find more stylish items to get the job done.

7. **Money can run out fast.** Talk about money as a couple, or a family. Include key players, such as your CPA, financial planner and an expert in senior resources to prepare your budget. Know the cost for home care and look at facilities in your price range to see what services and care you can receive based on your budget. If you are planning for the future, there are 8 ways to pay for long term care. Look at what you have to work with and depending on your age, weigh out options for products that can supplement care costs. Find the best solution especially for you and your family.

8. **Don't let the wheelchair and pills turn you into what you are now.** Keep the focus on you as an individual. A senior needs to remind themselves of the many things that they have accomplished in life. Family need to remind caregivers of the many things and experiences of what makes their loved one unique and wonderful. A decline in the things a senior can do doesn't mean that their interests should go away. It does mean that a little creativity may come into play to alter the way a senior approaches their hobby or way of doing things for themselves. Keep medications and hospital equipment in discrete areas, don't let it change how valuable you are. In presenting your individuality, the institutional effect of declining can be suppressed.

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