

ST. LUCIE COUNTY YOURNEWS

There are resources available for family caregivers



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TREASURE COAST — My first article in this series addressed itself to legal and financial resources available to family caregivers to be able to sustain the highest quality of life for the patient for the longest possible period of time. At the same time we want to focus on maximizing the financial security of the caregiver spouse. Oftentimes a result of that planning is also preservation of the estate our seniors have worked so hard to accumulate. Seems to me that the first goal, quality-of-life, necessarily includes the peace of mind of that comes with preserving the financial security of the spouse and ultimately passing any remaining assets on to descendents.

The second article addressed itself to other resources in the community that are available to help family caregivers. I commend both of those articles to caregivers who are struggling to meet the needs placed upon them. The bottom-line message of both of the articles is to try to comfort caregivers with the thought that they are not alone, there are all kinds of resources available to assist.

Subsequent to writing those articles, I attended a recent presentation by the director of the Elder Helpline that is maintained by the Aging Resource Center of the Area Agency on Aging. I was somewhat amazed at how much I, a board certified elder law attorney, learned! There is a wealth of information available to caregivers just by calling the helpline and advising the person who answers of your concerns. That number is 1-866-684-5885.

This article, the third in the series, will focus on safety of the patient and the caregiver.

As mentioned in the prior articles, aging in place and keeping the senior in the home as long as possible are both concepts that are going to have to be stressed and emphasized in order to maintain the integrity of our governmental health care system. Moreover, that is the predominant desire of the clients we interact with on a daily basis.

From a governmental perspective, it is my understanding that 2015 was the first year in which spending on Medicare and Medicaid exceeded spending on Social Security, with the former approaching \$1 trillion and the latter exceeding \$850 billion.

The current long-term care system under Medicaid is biased toward institutionalization in the sense that we can do planning to immediately qualify patients for government payment of a nursing home bill to the extent that it exceeds the patient's income, with no waiting list or delay in coverage.

Trying to get a patient Medicaid assistance for home and community-based services, on the other hand, involves being exposed to a wait list

that can involve many months, as well as the fact that the assistance ultimately awarded may not cover the cost of care.

The point is that both from a fiscal point (institutionalization costs the government upwards of \$8,000 per month whereas home and community-based services may cost the government many thousands of dollars per month less) as well as from a desire of the public standpoint (we want to keep our seniors at home as long as possible), the system needs to shift.

Having said all that to the end of supporting the desire to keep the senior at home as long as possible, I now want to go in the other direction and caution caregivers to very carefully consider their situation.

Keeping the senior at home, as set forth above, is certainly an admirable goal. However, if a caregiver does not have the appropriate services and supports, then a very careful analysis must be made of not only the safety of the senior, but the safety of the caregiver as well.

Caring for an infirm senior can be an extremely difficult undertaking. As I mentioned in a prior article, a frail 100-pound elderly spouse is not in a position to be able to help a much heavier and unstable ill spouse with transfers, especially to toilet or bath.

Oftentimes, the sleeping patterns are very disrupted as well and in addition to having a tremendous workload of feeding, dressing, medication management, shopping, doctors appointments, etc., the stress of the workload can be extremely debilitating, especially without any opportunities for respite.

The point of this is illustrated by the flight attendant briefing on the airliner where you are told that if you are traveling with somebody who needs care and the oxygen mask comes down, you must put the mask on yourself first, otherwise you will pass out in 17 seconds and will no longer be able to help your loved one. The same is totally true in the caregiver situation. If you do not have the appropriate services and

supports to sustain care at home, please reach out for help — otherwise your ability to continue to assist your loved one may be damaged or even terminated.

One thing that we certainly get to see in this profession is the depth of love that long-term spouses have for one another and the sacrifices they will make for one another. This is also true for other family members as well; it is all just totally amazing. However, we always must keep in mind the safety of not only the patient but also the caregiver.

To read Part I and II of this family caregiver series and other related articles, please visit The Estate Trust & Elder Law Firm's website at <http://www.etelf.com> and refer to the In-The-News tab or you may call the office at 772-828-2588 to request copies of articles. Other article topics include revocable living trusts, powers of attorney, I love you wills for elderly married couples, improved wartime pension for veterans and surviving spouses, procedures for determining incapacity and non-lawyer Medicaid/VA planners.

You may also RSVP to one of the firm's upcoming seminars. The Port St. Lucie seminar will be on Friday, June 24, at 10 a.m. at the Morningside branch library. If you are unable to attend, the firm will be offering additional seminars along the Treasure Coast at the conclusion of the summer. The firm will also mail you a free copy of their DVD upon request, which was recorded at the firm's October 2015 estate and long-term care planning seminar.

Find this article at:

<http://www.tcpalm.com/yournews/st-lucie-county/there-are-resources-available-for-family-caregivers-3565e179-5437-5902-e053-0100007f7c17-383409911.html>

Check the box to include the list of links referenced in the article.