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The majority of us will need senior care - what is your plan?

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My husband and I were trying to remember the name of something we could describe but not label. We started to laugh, saying to each other, "Oh my - one of us has to stay put together," and, "If both of us lose our memory it will truly be a challenge for our family. We might not really have the life we've envisioned."

The good news is we both recovered the name of that activity and the better news is we decided to review our legal documents because we have had some changes in our lives. There are just more options that we would want others to know about.

There are many discussions we older adults need to have with our adult children or those who will make decisions for us when we are not capable. This could be for either a short period or for the long-term in the case of a progressive illnesses like Alzheimer's Disease, Parkinson's or MS. What if we become impaired in vision, hearing or mobility? What kinds of support will we need and where do we find it - for ourselves or our partner? Even more importantly, where does your "responsible party" or agent go for advice?

I am going to list four very important discussions you need to have with your partner as soon as you find the quiet time to have a conversation. Included is one professional with whom you should consult.

1) Housing: If we can't live in our home because the environment does not meet our needs or due to the maintenance and upkeep, do we have a plan? One of the reasons many couples decide on moving is that daily tasks like shopping and meal planning become chores they want to give up. Now we say we want to "Age in Place." So do about 85% of

older adults surveyed. However, I suggest visiting at least three senior housing communities that offer both independent housing and supportive living now. Then you have an idea so that if something happens, you have options.

2) Health Care Decision Maker: This is often referred to as your agent under a Durable Power of Attorney for Health Care. This is a legal document that is used to express your wishes about more than just end of life decisions that are often faced in critical care situations. You must be clear on who you want to participate in making these decisions for you, and also that your agent knows your values and what you like and don't like. A good resource on how to have these conversations and the documents you can choose to use is The Conversation Project. These are hard decisions and can

be emotional when you are in the midst of them so it's good to talk about this way before any needs arise.

I believe the Advance Health Care Directive is just as important as the trust you have set up to manage your assets. There are now a variety of different versions of this document that are legal in California. Have you looked at the other options? Some give you much more room for specific language about the kinds of treatments you want and will guide your agent in making tough decisions.

I like the one from the Regents of the University of California called the "California Advance Health Care Directive." You can download it on Google for no charge. There are also many others to review with your attorney or a Professional Care Manager/Aging Life Care expert.

There is a document called the POLST form (Physicians Orders for Life Sustaining Treatment). This form replaced the old "Do Not Resuscitate" document. It is the only document that will stop the EMT from resuscitating you in a health emergency. If you feel strongly about this or that you might want to choose "selective treatment" before a health crisis, you need to discuss this with your physician or another health care professional and family.

3) Legal Tools & Personal Stuff: The majority of us that have property or assets greater than \$100,000 should have a living trust and our property and accounts changed into the name of that trust. When was the last time you reviewed yours? It should be once a year. Are all the requests relevant and agents still able to do perform the necessary duties?

If you have strong feelings on who should inherit your possessions you should have these listed with the recipient named in your legal document. This is another discussion that you need to have with your partner.

4) Dementia Journey: We are living longer and your biggest risk to have a dementia such as Alzheimer's disease is age. At this point in history, almost 50% will have such an illness if we reach age 85. Currently, there are no real treatments for dementia. However, we do know that staying active, mental stimulation, healthy diets, exercise and social engagement can improve quality of life for those with mild dementia. There are some medications that help with functioning, but they don't stop the progression. Couples need to discuss this and talk about how one person can promote their own well-being while at the same time as assisting with care of the other person. Would the one who develops this illness be OK with a memory care community or do they want to stay in their own home with caregivers as well as their spouse? Get this in writing.

If you feel strongly about any transitional life change that could be confronted by your agents, you need to get these elements in writing and include them with your legal documents. Example: If you want to move to memory care if you develop dementia - what would you like? If you want to stay in your own home with help, get your priorities written down. Is it a view, a garden, pets, activities that include classical music? Be specific because if you have dementia you might not be able to articulate them. So, do it now even if you never go down that path.

You can also meet with a Professional Aging Life Care Manager (previously called Geriatric Care Managers). These experts will help you articulate what is important to you so you can have these family meetings in order to have that "Road Map" that will dictate your desires and values. They also stay on with families becoming the navigator for every life pothole, providing guidance, resources, and vetting community options from housing to Elder Law attorneys.

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