

PREPARING FOR YOURSELF; A gift to your family

The bumper sticker reads “**Be nice to your kids; they’ll choose your nursing home.**” Not so funny if you’re a senior citizen, holding on to your independence, dignity and self-reliance.

We call them the “**red flags**” of aging; changes in health; difficulty keeping up with day to day chores such as shopping, cooking, cleaning the house; feeling isolated from others; missing appointments; trouble driving the car, need to adapt the house (ramp for stairs, bars in the bathroom); memory loss; weight gain/loss; decline in physical strength.

When is it appropriate to ask for help?

When you notice even subtle changes occurring in any of these ‘red flags’ or beyond that interfere with your daily routine, or life as you’re used to.

And who do you go to?

YOUR FAMILY:

Start conversation with family members about issues they may not be aware of such as the ‘red flags’ mentioned earlier. Discuss your concerns openly and in a relaxed setting. Create a detailed list of important phone numbers that include, but not limited to, the following: insurance policy information; name & number of your primary care doctor and any specialists you are involved with; if you’ve made pre-need funeral arrangements; your social security number; amount of monthly income; your current and past medical history including all diagnoses; financial data (names of institutions, account numbers, investments; list of your medications; name and phone number of your attorney; your financial advisor; name and number of your local Council on Aging; Senior Center; your church/synagogue name/number.

YOUR COMMUNITY RESOURCES:

INVESTIGATE AND KNOW WHERE TO GO FOR HELP. Massachusetts is divided into 27 Area Service Access Points (or ASAPS) that provide local services to individuals maintain independence and remain in their homes. These services include (but not limited to) transportation, meals on wheels, homemakers; adult day services. Most of the services offered by these ASAPs are based on income eligibility rather than on assets. Many of these agencies, though non-profit, are now charging standard fees for case management.

To find out which office serves your area, call the Executive Office of Elder Affairs at 617-727-7750 or 800-882-2003.

OTHER PROFESSIONAL HELP:

AN ELDER LAW ATTORNEY; an attorney who specializes in laws that protect elders and their particular circumstances.

Create Power of Attorney, Health Care Proxy, Living Will.

A **Power of Attorney** is a document that lets you delegate to a relative, friend or other trusted agent the authority to make decisions about your finances. A **Health Care Proxy** is a document that designates an individual (and an ‘Alternate’) to make medical decisions for you, if and when you are not able to make them yourself. A **Living Will** is a detailed extension of your wishes, again, in a medical emergency and you can not make your own wishes known to your caregivers.

A FINANCIAL ADVISOR:

A creative and experienced Financial Advisor will assist you in creating Trusts and/or Annuities; protect assets for family and charities. In addition, a financial advisor can assist you in planning for the financing the cost of long term care for yourself or your spouse; advise you on a purchase long term insurance coverage; discuss Reverse Mortgage arrangements; work with you to create a solid estate plan.

YOUR PHYSICIANS:

Be certain that your all your specialists know each other's phone numbers and keep your Primary Care Physician aware of all of them. Send a list of their names and phone numbers to each one to be included in your permanent record. Keep your own detailed notebook that includes the names of your doctors, recent examinations and tests (noting when the follow up is due and mark your calendar) and their recommendations.

A PROFESSIONAL GERIATRIC CARE MANAGER:

The geriatric care manager or 'GCM' can take the mystery out of the complicated options available. She/he can explain costs and make comparisons, saving a lot of work, time and money for you and redundancy of services. While you are still healthy and able to make decisions regarding choices for such things as housing, home care, finances, legal matters, let a professional guide you and make recommendations to experts in various fields. GCM's are dedicated to providing the highest quality services, helping you achieve your goals using creative, caring and effective planning.

And very importantly, a GCM will protect your family (and your relationship with them) from stress and miscommunication so often a result of this complicated system. GCM's can act in the place of a child who lives a distance away from you or one who is working full time and caring for their own families.

Remember, the goal here is to maintain your independence and be an active participant of your own care needs. The sooner you recognize what those needs are and investigate who to turn to in order to meet them, you can hopefully avoid the pitfalls that occur when decisions are made in an emergency situation, under pressure. Pre-planning is the key. You don't have to adhere to that bumper sticker message.

Good luck and good health to you.

This article was written by Susan Lewin, LICSW,CMC, co-owner of Generations, All About Elders, a geriatric care management company located in Brookline, MA serving New England. Along with her partner, Esther W. Rothkopf,MS,CMC, they have assisted thousands of elders in Massachusetts for over 13 years in every field of eldercare. Call them to answer any questions you may have on where to turn for help. They would be happy to send you a comprehensive list of the State agencies and their phone numbers for your records and referrals. Call 617-739-1639. Take a look at their website: www.allaboutelders.com