

# Understanding Long Term Care Planning



Mary is trying to prepare her son to avoid the mistakes she made with her husband Bill. Five years ago, Bill lost his ability to communicate due to Alzheimer's. He also suffered from heart disease and diabetes. As his caregiver, Mary was never quite sure she was making the right choices about his long term care and medical treatment. Eventually Bill needed life support and Mary agonized over how Bill really would have wanted his life to end since they had never discussed it.

Bill died last year. So many things were left undone regarding his care.

Mary has decided to plan for long term care and medical treatment before it happens. She has designated her son as her personal care coordinator. She has given him written instructions regarding different care scenarios and how to prepare for care giving. He also has copies of her will and trusts as well as other legal care documents. She has provided him an extensive source of long term care information as well as a list of her personal financial resources. Mary has implemented the financial solutions to pay for her care. And finally, she has provided her son with a detailed list of government and private long term care service providers.

By planning in advance for long term care, Mary has removed the guilt that loved ones feel in making care choices for her. She has researched and given direction on the types of care she desires, she has given direction and guidance to would-be caregivers and lastly she has planned for the means to pay for that care.

An article on the AARP website titled, "Talking about Independent Living" states, "Research has shown that, as people age, they prefer to continue living independently, preferably in their own homes. While adult children often worry about their parent's situation, it can be difficult to know if parents really need, or want, help from their children."

Children and parents should talk about all these things, except the parents should be the instigators and set the plan for the children to follow. What do you want your children, or friends to do in your behalf? When it comes time for them to help, you may not be physically or mentally able to execute your wishes. This is where your long term care plan comes into effect.

The time to start planning is now. Don't wait until the choice is no longer yours!