

How to talk to your parents about long-term care planning

By Linda T. Cammuso

While more people do estate planning earlier in their lifetimes today, there are many who have yet to take that important step. Even though most seniors are aware of the need for proper planning, the mere thought of an “estate plan” can seem confusing and overwhelming, especially in today’s challenging economic climate. Often as people age, many come to rely on their immediate family or other relatives to help navigate the complicated legal and financial landscape.



Legal Briefs

Families of aging parents are in a delicate position. Sensitive to their parents’ privacy and desire for autonomy, children are often hesitant to approach legal and financial issues with their parents. Yet at the same time, they realize that at some point they are likely to be called upon to help. If parents do not plan properly, or if they wait until it is too late, it is usually the children who must respond to the crisis. This can range from serving as a guardian or conservator if a parent loses legal capacity and has not put a power of attorney or health care proxy into effect, to undertaking the sad task of liquidating parents’ assets to pay for nursing home care.

Hard as it may be to speak to parents about estate planning and long-term care, it is an important conversation. Every family is dealing with these same issues. No one likes

to think about them or talk about them. But facing these challenges head-on and putting a solid plan in place will allow families to move on and enjoy these years together.

One way for children to approach the discussion could be to frame the conversation around how they have planned for their own futures, the pitfalls they discovered along the way and their desire to see their parents’ needs met and wishes honored. Perhaps the easier approach is to suggest that parents and family members see an attorney together to have such a discussion.

Families would be well-served to keep in mind the following:

Consulting with an attorney often neutral-

izes the awkwardness parents and children feel about this process. The parent and child can become a team, weighing the various options and costs to arrive at the best decision for the parent.

When it comes time to speak with an attorney, the parent is the client and the ultimate decision-maker. The focus should be on the parent’s needs and wishes. However, children should not underestimate their roles as advocates for and educators of their parents.

You should always get your facts from an attorney. Parents and children have all received “advice” from relatives, friends, co-workers and neighbors (usually all saying something different!). While these people are

well-intentioned, you should only take legal advice from a legal professional.

Consulting with a qualified estate planning/elder law attorney is a must. Many attorneys will prepare a will or power of attorney for a client but do not understand the long-term care exposures that the client is facing. In today’s complicated world, dealing with an estate planning professional is critical.

Linda T. Cammuso, a founding partner at Estate Preservation Law Offices and an estate planning professional, has extensive experience in elder law and long-term care planning. Linda may be reached at www.estatepreservationlaw.com or by calling 508-751-5010.

Prescription drug benefit expanded to 1 million more seniors

WASHINGTON —

In case the prospect of nearly \$4,000 in prescription assistance isn’t enough to perk up low-income seniors, the government is using ‘60s singer Chubby Checker to publicize “the twist” in the Medicare drug program.

As of Jan. 1, more than 1 million low-income seniors are newly eligible for more generous prescription drug benefits under the “extra help” program. Benefiting from the new law are those with life insurance policies and those who regularly get money from relatives to help pay household expenses but were previously disqualified because of too many assets or too much income.

“The safety net is frayed and this is a way to start stitching it back together again,” said Hilary Dalin, associate director for benefits at the National Council on Aging.

Income limits are \$16,245 a year for singles and \$21,855 for married couples living together. Assets such as stocks, bonds and bank accounts must be limited to \$12,510 for singles and \$25,010 for married couples. The value of homes and automobiles are excluded.

Under the old law, applicants had to include the value of life

insurance policies in calculating their assets. They also had to include as part of their income money received on a regular basis from relatives and friends to help pay household expenses.

As of Jan. 1, life insurance policies are no longer counted as assets and money received to help pay household expenses is not counted as income.

Social Security Commissioner Michael J. Astrue urged seniors who were rejected for the program in the past to reapply.

To help promote the new twist in the law, Astrue enlisted Chubby Checker, who danced and sang *The Twist* to the top of the pop charts in the early 1960s. Those too young to remember Checker probably don’t qualify for the 65-and-up health care plan.

Benefits vary by income. For many, the extra help program eliminates premiums and annual deductibles and charges copays as low as \$1.10 for generic drugs and \$3.30 for brand names.

The average annual benefit for the program is \$3,900. — AP

On the Net: Extra Help program: www.ssa.gov/prescriptionhelp; Medicare Rights Center: www.medicarerights.org

Pre-planning guarantees your wishes are met.

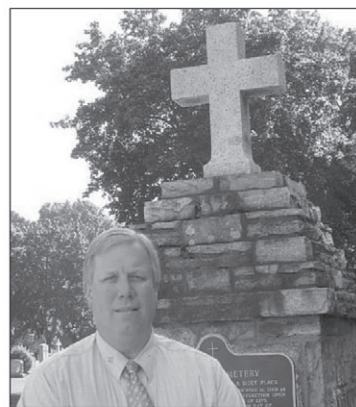


The loss of a loved one, young, old, expected, or unexpected is traumatic. Making the final arrangements with your funeral home and choosing the cemetery and the final resting place adds more trauma to a very sensitive time. At that time we are asked to make decisions very quickly. All this being said, we can be of assistance in the pre-planning portion and extend to all families an opportunity to benefit from our experience along with easy payment plans and burial options.



The benefits of pre-planning are significant. Our office will be happy to assist you in your family pre-planning process. Pre-planning is practical and economical.

- Spares loved ones the agony of making hasty decisions while under great emotional stress
- Avoids inflation by purchasing at today’s prices
- Avoids the tendency for emotional “overspending”
- Selections are less limited than in the future
- Affords the piece of mind that comes with the knowledge that everything will be handled according to your wishes



A message from the director...

I have worked with many families during the difficult time of the loss of a loved one and know the importance of pre-planning. You will reduce your family’s anxiety and make sure your own wishes are carried out by scheduling a no-obligation, information meeting with my office.

— Robert Ackerman, Director

St. John’s Cemetery and Mausoleum

260 Cambridge Street, Worcester, MA 01603 • 508-757-7415 Office Hours: Monday - Friday 8:00am - 4:00pm; Saturday 8:00am - Noon