



Navigating the Waters of Long Term Care

When an elderly loved one becomes unable to care for himself or herself, many people, for the first time, investigate the world of long term care and find out that they know nothing of this area. People want to do what is best for their elderly loved ones but they have many other priorities as well; their children, their spouse and themselves. The choices, programs, and options are numerous and the pitfalls of making the wrong decision can be detrimental both physically and financially to your loved one. Learning about long term care issues until illness strikes. Questions that arise: Can we keep him/her at home? What are the various housing options? How are they different? Which one is right for my loved one's needs? Are there programs to keep my loved one at home? How do we pay for this care? Are there benefit programs to help with the cost? Are there legal consequences I should be aware of? What legal documents do I need? At this point, you begin to see that the field is a maze.

There is a lot of help out there for you. The key is to learn as much as you can as early as possible, to put together a plan and to have a team of experienced professionals on your side.

Generally speaking, you need to know the level of care your loved one needs, what facilities and/or programs will best address those needs, and how to tap-in to the proper resources to assist the person in paying for that care. Too often we find clients living in a nursing home when there are home care options available and family supports that can enable home care. There are independent living residences, personal care homes, assisted living facilities and nursing homes. In Pennsylvania there are very few assisted living facilities. The phrase had been used for many years but recently the phrase assisted living facility took on legal significance. Recent legislation and regulations made assisted living a legally recognized type of establishment. If your facility used that term and did not meet the mandated requirements, a name change was required. That's why many places changed their name removing the assisted living moniker. Frankly, there is little incentive presently for anyplace to become a legally recognized assisted living facility. The vast majority of places are personal care homes or nursing homes in Pennsylvania.

Some personal care homes have a specialized memory unit. These places are specially designed for residents who have Alzheimer's or some other form of dementia. While they do not have a special name and are typically categorized as either personal care homes or skilled nursing facilities, they are specially designed and maintained to address the needs of individuals with memory problems.

There is also a larger type of facility called a CCRC or continuing care retirement community. These places have more than one type of facility and are able to offer care to people as they age. It may start out with an independent living facility. As the individual's needs progress, they may move, on campus, to a personal care facility or a memory unit. There is almost always a nursing unit on campus as well.

Home care is an option taking on greater meaning in today's age. There are several programs available offering benefits to help pay for that home care. This is the wave of the future. We are constantly receiving

news from the State and Federal governments about the direction of their programs for long term care. The vast majority are looking to home and community based care to assist in the well being of the elderly.

So what do you do? Take stock now or think about it. Most people will have to deal with these issues during their lifetime. You are best able to provide for your loved one by having a plan as early on as possible. Using the concepts of Life Care Planning, you can develop a plan providing for the appropriate legal documentation, an assessment of the type of care your loved one needs and will need in the future, and a financial plan that will help you decide what is best and what is affordable.



About the Writer Carl Zacharia is a partner for Zacharia & Brown PC. His practice focuses on assisting families deal with the legal and financial issues associated with the costs of long term and nursing home care. Zacharia & Brown is one of the oldest, most established elder law firms in Western Pennsylvania. Their practice includes life care planning for seniors, elder law, Medicaid & Veterans Benefits eligibility, nursing home asset protection, care review and advocacy, and estate planning and administration. Contact information: www.PittsburghElderLaw.com, 412.751.5670. 4500 Walnut Street, McKeesport, PA 15132.

The Issue:

My Elderly Loved One Needs Care

The Problems:

- How do I make the right decisions?
- What Options are Available?
- Home Care Programs?
- Independent Living?
- Personal Care Home?
- Assisted Living?
- Community Programs?
- Nursing Home?
- Which is the Best Fit?
- How do we Pay for it?
- What are the legal issues that confront us?
- Why is Long Term Care such a Maze?



The Answers:

Every case is unique - Call Zacharia & Brown

View The Life Care Video On Our Website Under Resources



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