

**Richard A. Courtney, CELA**  
**Certified Elder Law Attorney**  
**4400 Old Canton Road, Suite 220**  
**Jackson, Mississippi 39211**  
**601-987-3000 or 1-866-ELDERLAW**  
**For more Articles, go to: [www.elderlawms.com](http://www.elderlawms.com)**



## **Two Principles of Long-term Care Planning**

Surveys have shown that most people have difficulty planning for the long-term care of a spouse, parent or loved one. The uncertainty about suitable options and how to pay for them, as well as the current strain of providing personal care to a family member, can cause tremendous stress for the caregiver. Before trying to plan for such care, it is essential to accept two principles of effective long-term care planning:

- **Knowledge is the key to success.**
- **Professional help is crucial in saving time, money and stress.**

### **Knowledge Is the Key to Success**

Understanding in advance the variety of long-term care settings, and when and why they are appropriate, will result in the most satisfactory experience for the caregiver, the care recipient and the family. Also, understanding how government programs such as Medicaid, Medicare and Veterans' benefits work helps with the final decision-making process. Proper estate planning is also essential to provide for the smooth transition of family resources in keeping with the particular family circumstances. In working with clients who face these situations, we provide a great deal of information in client conferences and in written explanatory materials that enable those clients to make effective and informed decisions. The following are some truths about knowledge as it relates to the long-term care decision-making process:

- Prior knowledge prevents crisis planning.
- Prior knowledge will save money.
- Prior knowledge will save precious time.
- Prior knowledge will rescue the caregiver.
- Prior knowledge opens the door to other options.

### **Professional Help Is Crucial in Saving Time, Money and Stress**

Long term care services are complicated and expensive. The majority of Americans attempt to make eldercare a do-it-yourself process. This approach is wrong. Using our elder law experience and network of financial and care professionals is the most cost effective and efficient way to provide help for a loved one. Hiring professional advisers to help with long term care is no different than using a professional to help with other complex issues. Does a "do-it-yourself" approach make sense in the following examples?

Sam has a 2003 SUV. He decides to purchase the \$600 service manual and invest thousands of dollars in test equipment and in special tools to repair the vehicle himself. He feels he will save money by doing this instead of paying for expensive dealer repair services.

Sally is involved in a complicated court proceeding. She decides to represent herself and invests countless hours in researching legal documents and reading books on how to represent herself in court.

Jim runs a business with 100 employees. He has no experience in accounting or taxes but he decides his accountant and tax person is too expensive and he will invest the time and money in software to do it himself.

Grace is a successful and busy professional who has little personal time. She doesn't like the idea of paying an investment adviser to manage her sizeable investment portfolio. She decides to manage it herself.

It is possible that, given enough time and money, a person could repair his own car, handle a court process alone, research tax laws or spend countless hours doing her own investment research. But most people are smart enough to recognize that the time and the stress involved are not worth it, and they hire an expert to help them. And even if a do-it-yourselfer has enough time for research, that person is unlikely to have the experience or insight in handling care situations that an elder law attorney would have. Experience only comes from analyzing, evaluating and dealing with countless caregiving situations and challenges.

A professional Care Manager should also be involved when the time for long-term care comes. The use of this expert is vitally important in any long term care plan. A certified Care Manager has the training and experience to assess a caregiving situation, then make referrals or help arrange needed services, including personal care or professional guidance. Such coordinators may continue to monitor a household, serving as "eyes and ears" for far-flung family members. Our firm employs one of the few private certified Geriatric Care Managers in Mississippi to help clients find, get and pay for quality long-term care resources.

Using the expertise of a certified elder law attorney is likely to result in dollar savings many times larger than the cost of such assistance. Numerous clients have thanked us in the past for the financial savings and emotional and physical relief they have experienced by following the plans we were able to develop for them. Many others, upon learning of the options that were no longer available because of delay in getting help with the planning process, have expressed how much they regretted waiting to get good legal and care management assistance.

Don't delay if you need help with long-term care planning! Contact us today at 601-987-3000 or toll-free 866-ELDERLAW to set an appointment. You will receive

helpful knowledge that will alleviate uncertainty and put you on a confident planning course for good care.