



## Plan Today to Secure your Tomorrow

### Q&A

#### Question:

What is the difference between a last will and testament and a living will?

– Pondering Planner

#### Answer:

Dear Planner,

A last will and testament is used to ensure your assets are divided upon your death in the way you choose. Note that your will only deals with your assets, and it only operates upon your death.

In contrast, a living will tells your loved ones how you would want decisions related to your medical care handled in the event you become incapacitated and are unable to make such decisions yourself, particularly at the end of life. As such, a living will is about you, not your assets, and operates in the event of your incapacity, not your death.

In other words, a last will tells others what you want to happen to your wealth and property after you die, while a living will tells

*continued on Page 2*



### 3 Reasons to Stop Feeling Guilty About a Move to Assisted Living

You've made one of the hardest decisions of your life. Moving your older adult into assisted living might be one of the hardest decisions you'll have to make in your life. So many caregivers are feeling guilty about "putting mom in assisted living" – moving their parent, spouse, relative, or close friend to assisted living, a nursing home, or memory care. But when caring for someone at home becomes dangerous or nearly impossible, it's absolutely necessary to move them to a place where they'll be safe and get the care they need.

Unfortunately, the reality is that even if this is the best decision for their health and for yours, the guilt and sadness can still be overwhelming. It hurts when you have negative thoughts and feelings about a decision you

*continued on Page 2*

others how you want your medical treatment managed while you are still alive.

Both of these documents are a foundational part of every adult's estate plan. Contact us, your Personal Family Lawyer® to get your plan started today.



### Apricot, Prosciutto & Parmesan Bites

These 3-ingredient apricot, Parmesan and prosciutto bites are as simple to make as they look, and they taste even better. Simply layer each ingredient on top of the other and secure with a toothpick for an easy bite-size starter.

- 10 slices prosciutto, cut in half lengthwise
- 1 (8-ounce) wedge Parmesan cheese, cut into 1-inch slices
- 1 (6-ounce) package dried apricots

Roll up 1 piece of prosciutto and place 1 slice Parmesan and 1 apricot on top. Secure with a toothpick. Repeat with the remaining prosciutto, Parmesan and apricots.

Recipe: [www.eatingwell.com](http://www.eatingwell.com)

Photo Credit: Jamie Vespa, M.S., R.D.

were forced to make. Your heart will need some time to catch up with what you know in your head. While you're adjusting to the changes, understand what's causing the guilt can help you accept the decision and reduce emotional stress.

We share 3 common reasons that cause you to feel guilty about moving your parent or spouse to assisted living. We also explain why those beliefs aren't true and why the reality of the situation made your decision unavoidable and necessary. Feeling guilty about a move to assisted living? 3 common reasons and the reality behind them

#### Common belief #1: You've failed in your duty to care for them

- I promised Mom I'd always take care of her.
- Dad asked me to never abandon him.
- When we got married, we promised that we'd always be there for each other – in sickness and in health.

**Reality: That's not true. You're making sure they'll be getting the level of care they need.**

Moving someone to assisted living doesn't mean you've failed to take care of them. It means you're making a difficult decision to prioritize their health and safety and get them the level of care they need – a level that may no longer be possible at home over the long term.

Most likely, you'll still be spending a lot of time with them, checking in with the staff, advocating for their needs, and managing their overall care. You are taking good care of your older adult and you certainly haven't abandoned them.

#### Common belief #2: You're not as good a caregiver as you should be.

- My friend takes care of her Mom at home and has been doing it longer than I have. I should have been able to keep doing it too.
- My brother thinks I'm being lazy and just don't want to take care of Mom at home anymore.
- My husband's daughter (from a previous marriage) told me that she's angry that I'm dumping her dad in a home.

**Reality: That's not true. You're doing the best you can, which is all anyone can realistically do**

Each family's situation is different and you don't know their whole story, so it's not fair to compare yourself to others. Your older adult may have more serious health conditions or need a higher level of care than is possible to provide at home. And if your own health is suffering or if someone is likely to get injured, it's time to make a change in the living situation.

In these situations, moving your older adult protects both of your health and safety and allows them to get the care they need. Besides, if you don't protect your own health, you surely won't be able to continue caring for them for much longer.

It's also important to remember that people who don't help and don't understand the situation aren't qualified to make judgments or accusations. If they refuse to understand the reality, do your best to ignore their hurtful comments.

**Common belief #3: Their health wouldn't have gotten worse or would have improved if you hadn't made the move**

- Mom wouldn't have gotten so sick with the flu if she was still home with me.
- Dad would be eating better and not losing weight if I was still taking care of him.
- My wife would still recognize me if she had stayed at home with me instead of moving here.

**Reality: That's not true. It's not possible to control someone's health or cognitive ability.**

It's natural to second-guess ourselves, but the reality is that nobody can predict or control the future. You might think that maybe things would have been different if you'd kept your older adult at home. But it's also possible that the outcome would have been the same. Or, things could have been worse if you hadn't decided to move them to assisted living. Remember, you made this tough decision because the level of care they needed was no longer sustainable at home.

Source: <https://dailycaring.com/3-reasons-to-stop-feeling-guilty-about-putting-mom-in-assisted-living/>

## **FAQs About Long-Term Care Insurance**

With people living longer than ever before, more and more seniors require long-term healthcare services in nursing homes and assisted living facilities. However, such care is extremely expensive, especially when it's needed for extended periods of time.

Moreover, traditional health insurance doesn't cover long-term care. And though Medicare does pay for some long-term care, it's typically limited to 100 days, difficult to qualify for, and requires you to deplete nearly all of your assets before being eligible (unless you use proactive planning to shield your assets, which we can support you with).

To address this gap in coverage, long-term care insurance was created. Here we'll answer some of the most frequently asked questions about these policies to help you determine whether you could benefit from investing in such coverage.

Q: What is long-term care?

A: Long-term care is a general term that describes the type of care you need when you are no longer able to handle activities of daily living (ADLs) on your own. Some common activities of daily living (ADLs) include:

- Ambulating (walking or getting around)
- Feeding
- Bathing
- Dressing and grooming
- Using the restroom
- Continence management
- Getting in and out of bed or a chair

Q: What is long-term care insurance?

A: First introduced as “nursing home insurance” in the 1980s, long-term care insurance is designed to cover the expenses related to your long-term care in the event you are no longer able to handle your own ADLs.

Before your coverage kicks in, most policies require that you demonstrate you have lost the ability to engage in at least two or three ADLs. Most policies also have a deductible, or “elimination period,” which is a set number of days that must elapse between the time you become disabled (eligible for benefits) and the time your coverage kicks in.

Q: When should you purchase long-term care insurance?

A: Obviously, the younger and healthier you are when you buy the policy, the cheaper the premiums will be, so the sooner you invest in coverage, the better. Most policies exclude certain pre-existing conditions, so if you wait until you become ill, it can even be impossible to find coverage.

According to the American Association for Long-Term Care Insurance (AALTCI), the best age to apply for coverage is before you reach your mid-50s. Beyond that age, your health is unlikely to improve significantly, so waiting longer will typically increase your premiums, or you may even become ineligible before acquiring a policy.

Q: What are the most important elements in a long-term care policy?

A: When meeting with an insurance provider, you must get answers to the following three questions about your policy:

- How long is the elimination period before the policy begins paying benefits?
- What capacities, or ADLs, must you lose before coverage kicks in?
- How many years of care are covered?

### **A Key Component In Your Estate Plan**

Contact us, your local Personal Family Lawyer® for support in finding the right long-term care policy for your particular situation. Long-term care insurance, along with life insurance, are key components in your estate plan. When combined with the right estate planning vehicles, you can rest assured your family will be protected and provided for no matter what happens to you.



It's a new year, which means a new chance to do what you've been putting off until the time is right. That time is now. While we don't like to think about getting sick or dying, the best way not to is to plan well and then put it out of your mind and live your life as if every day is your last.

This month, in honor of the New Year, we have a special “get organized for your loved ones” special going on here at Personal Family Lawyer® headquarters. Be one of the first 5 families to book a Family Wealth Planning Session™ and we'll waive our normal fee.