

A Family Meeting, Critical In Long Term Care Planning

Communication is one of the key ingredients in any plan. This is especially so when it comes to planning for long term care needs.

For most families communicating about the necessary topics relevant to long term care can be difficult. Generally, when mom or dad start to talk about long term care, disabilities, money or death the children shut a parent off. They do not want to talk about it or say, “can we talk about this latter?”

Why is it important to talk about this issue? Because generally when one hears the words long term care the thought of a nursing home comes to mind, however this is what a recent study found:

“While many people equate the term “long-term care” with someone who lives in a nursing home or other institutional facility, almost 80% of the elderly... live at home or in community-based settings”

Aging Committee: Hearing Finding Summary. A Report presented by the Senate Special Committee on Aging. June 2002

An AARP study found that when long term care is needed it is usually received by a family member such as a spouse, daughter, son, grandchild or other family member such as a daughter-in-law.

Here is what one study found when a person relies on family members for care:

“Even among the most severely disabled older persons living in the community, about half rely solely on family members and other informal help, often resulting in great strain for the family caregivers.”

Long-Term Care: Medicaid's Role and Challenges (publication #2172) The Henry J. Kaiser Foundation November, 1999

Who is providing this care?

“Currently, the average informal caregiver is a female, married, in her mid-forties working full time. Between January 1999 and June 2000, 16.5 percent of American workers took a leave for family or medical reasons. Of these employees, nearly 11 percent took leave in order to care for an ailing parent, up significantly from 8 percent in 1995.”

Balancing the Needs of Families and Employers: Family and Medical Leave Surveys. U.S. Department of Labor 2000 Update

In summary, most of long term care is administered in the community (at the person's home or at the home of a relative) and it is most likely being provided by a daughter in their mid-forties with a family of their own. This results in great stress to the caregiver and the caregiver's family.

In most families there is an only child syndrome. That is, there is more than one child yet it is only one child that takes the lead in helping mom and dad. In the winter they shovel the snow in the spring and summer they help with the yard work and in the fall they rake the leaves. Now this is not to say that the other children do not help however, it is generally one that takes the lead.

It is this person that will most likely take the lead in making sure mom or dad stay at home as long as possible and provide long term care. It would seem that at a time of need a plan which was communicated prior to the long term care need would help to reduce the stress already associated with the situation.

As a result of this typical and verifiable scenario a family meeting is a must in planning for long term care. This family meeting will result on a written plan that will outline how and where long term care will be administered. It will also determine responsibility and who will share in it. As a result, the privilege will not just fall one set of shoulders. All qualified siblings will help or there will be a plan to hire help.

In addition, the required legal documents will be in place so that proper planning and care can be administered legally. This will include but is not limited to a durable power of attorney, living wills/health proxies, a will and any other appropriate legal documents.

Although full financial disclosure is not required it would be appropriate to discuss financial responsibility for the long term care costs. In addition, a plan to protect assets from actual nursing home care costs, which can be in excess of \$120,000 (as of 2009) here in the state of Connecticut, should be discussed.

Ideally the plan will be in writing and reviewed every couple of years. This will ensure that any changes can be adjusted for and additions or alterations can be made.

Open communication which results from a family meeting can be a priceless part of a successful long term care plan. A written plan with proper legal work will help to reduce the stress of an already difficult time in a family's life. This will help children know exactly how and where mom or dad want to be treated as well as allow as many as possible to share in the privilege of mom or dad's care.

Joseph Goss has conducted many family meetings as a Certified Senior Advisor. Mr. Goss realizes that most children do not want to discuss mom or dad's financial affairs, the need for long term care or death. As a result, he has prepared an outline that families can follow to make the family meeting productive and less acquired.

