

Offices in
Portsmouth and Virginia
Beach
Tel: 757-399-7506
Fax: 757-397-1267
Web: www.oasthook.com



MEMBER



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Editor
Sandra L. Smith,
Certified Elder Law Attorney

LIFE CARE PLANNING

As we age, the questions and options we face grow more complex and confusing. Managing medical issues, finances, where we will live and how to maintain quality of life requires thoughtful planning. Too often, seniors or their families turn to an elder law firm at a time of crisis, when incapacity, illness, housing or mobility concerns require immediate action.

Life care planning is a relationship between Oast & Hook, your family, and you that offers the support, guidance, and direction you need. Oast & Hook takes an anticipatory approach to the health, safety, well-being, and quality of life of seniors and their families. Oast & Hook does this so you won't have to rely only on your children to plan for you throughout your golden years. Oast & Hook has recently hired Carey Raleigh, formerly of Virginia Beach Adult Protective Services, as its new life care planner. Ms. Raleigh assists Oast & Hook attorneys by performing in-home assessments, and coordinating with families and discharge planners to provide the best quality care in the appropriate setting. The goal of life care planning is to assist seniors and their families throughout all phases of the long-term care continuum, whether the client is at home or in a facility.

Life care planning is instrumental when seniors are still living at home. As our loved ones age, almost all of us will reach a point where we must decide whether it is safe for them to continue living at home alone. Signs that mom or dad may need assistance may arise quickly or may manifest themselves gradually over time. When an elderly relative begins to exhibit signs that their loved one needs help with activities of daily living, many families want to avoid institutionalized care and allow the older person to remain at home where the senior is familiar and comfortable. If this is the case, then families basically have two choices: hire a home-care aide or handle the caregiving themselves.

A recent article in the *Wall Street Journal* discusses the types of in-home care available and suggests factors to consider when thinking of hiring or becoming a caregiver.

If a family member chooses outside help, then the family member must determine what level of care is needed and whether the family wants to go through an agency or hire a caregiver privately.

If a family chooses to provide the in-home care themselves, then the family can face extreme burn-out if the family doesn't budget for respite care for the family caregivers. Oast & Hook can provide assistance in making these decisions through life care planning.

There are two main types of in-home care. Personal or home-care aides provide companionship and support to an individual and assist with activities of daily living such as bathing, dressing, preparing meals, and cleaning. Home health aides do all of these things plus administer medication and monitor changes in a senior's condition.

If you are thinking of hiring or becoming a caregiver, then this *Wall Street Journal* article recommends that you answer the following five questions:

1. What kind of care do you need and can you afford?

If you are unsure about the level of care needed, a geriatric care manager or life care planner can do a site visit and help you assess the situation. Families typically pay for home-care services out-of-pocket, unless the older person meets Medicare's coverage criteria or has a private long-term care insurance policy that covers these costs. Rates vary widely but can range between \$14 to \$22 per hour. Agencies' rates are often at the top of this scale while independent caregivers tend to be less expensive.

2. Should you use an independent worker or an agency?

The advantage of using an agency is that it takes responsibility for screening and supplying aides, and for paying their wages, taxes, and insurance in the event they are injured on the job. Agencies will run criminal background checks and driving record checks. They will also provide backup aides in the event that your main caregiver gets sick or goes on vacation.

3. How do you find the right aide for your needs?

Interview applicants in the home so the aides know what type of environment in which they will be working. Also, get the older person's input.

4. Can you manage the process with other family members?

If an elder's adult children live close by, they may decide to divide up the in-home care duties. However, tensions can and often do develop over time when one child feels that he or she is contributing more than the others. If family members don't get along, the added expense of going through an agency may be well worth it.

5. Do you have a plan to take care of yourself?

If you're caring for a loved one, plan time away to tend to your own needs and well-being. Churches and volunteer groups may offer short-term relief. Respite care and adult day care centers are also other options.

The attorneys and life care planner at Oast & Hook can assist you with choosing the care options that would be best for your loved one and you. The attorneys at Oast & Hook also assist clients with their estate, financial, insurance, long-term care, veterans' benefits and special needs planning issues.

Ask Allie

O&H: Allie, we've heard about a foster program that gives homeless cats and prison inmates a second chance. Please tell us about it.

Allie: Sure! Nine Lives is a fostering initiative that saves the lives of cats that would otherwise be euthanized because of overcrowding at the Anderson, Indiana, local shelter. The program brings cats and kittens to the Correctional Industrial Facility (CIF) in Pendleton, and has saved 73 cats and kittens since June 2009. Indiana Governor Mitch Daniels approached the department of corrections commissioner to propose using CIF inmates as an additional workforce to help save more animals. Nine Lives takes cats from the shelter to a special building at CIF that temporarily houses them. A staff of six inmates provides the cats with attention, food, play and love while helping them become ready for adoption. The inmate cat-care committee members manage the supplies and monitor the cats' health and sociability. Maleah Stringer, the Nine Lives creator and co-director of the local shelter, arranges meetings for the cats and potential adopting families. Ms. Stringer does face challenges with the program, including hiring the right inmates. They must be model prisoners and passionate about saving animals. The program gives both the cats and the inmates a new lease on life. Superintendent Thomas Hanlon says, "For some inmates, caring for something and being responsible is a new and novel experience. With both Nine Lives and our FIDO program, offenders have an opportunity to give back." They also learn interpersonal skills such as conflict resolution, and learn to have compassion and patience. One inmate said, "It makes me feel better about myself. [It's] something to care about." For more information, see www.inapl.org. Wow, that sounds like a great idea! I'm lucky that my family at Oast & Hook took great care of me until I could settle into my permanent home with my mom. Speaking of my mom, it's time for me to find her and play. See you next week!

Announcements

Oast & Hook life care planner Carey Raleigh will speak on the topic of life care planning from 3:30 p.m. to 4:30 p.m., Wednesday, July 21st at The Talbot on Granby located at 6311 Granby Street, Norfolk, Virginia, 23505. Seating is limited. If you have any questions or would like to register for this presentation, then please phone Susan Antoni at 757-451-5100. For more information on The Talbot on Granby, please visit www.thetalbotongranby.com

Oast & Hook attorney Letha McDowell will speak on the topic of elder law at the monthly meeting of the Norfolk Retired Employees Association from 10:30 a.m. to 11:00 a.m., Friday, July 30th at the Titustown Recreation Center located at 7545 Diven Street, Norfolk, Virginia 23505. For more information on this organization, please visit www.norfolk.gov/retirees.

Oast & Hook is pleased to announce that it will open its new Harbour View office on Monday, July 26th. This office is located in the TowneBank Harbour View Financial Center at 5806 Harbour View Boulevard, Suite 203, Suffolk, Virginia 23435. Oast & Hook's telephone and fax numbers will remain the same.