



The Koewler Law Firm

JAMES L. KOEWLER, JR.

Protecting a senior's life savings.™



WHAT TO DO WHEN YOU NEED LONG TERM CARE

Choose the care best suited to your needs.

- Independent Living (senior apartment)
- In-Home care (at your house or independent living)
- Assisted Living
- Skilled Nursing/Rehab (nursing home)

Decide if you want to stay in your home (or return home after rehab.)

- Are you physically able to stay in your home?
 - Are you able to take care of yourself enough to stay home?
 - Are stairs, bathtubs, cabinets, etc. difficult for you?
- Are you emotionally able to stay in your home?
 - Will the memories in your home make you feel sad?
 - Will an empty house make you feel lonely?
- How will you socialize with people?
(A caregiver's time providing care isn't socializing. TV isn't either.)

If you're trying to stay home, do you expect your family to provide care?

- Is that a fair expectation of your family?
- Is your family able to provide the care you need?
- Will your family be able to keep up the effort to help you?
- What will happen if you become weaker?
- What will happen if your caregiver becomes sick?

Gather documents your care provider will need to get started.

- Records of your income (how much and where it comes from)
- Photo ID (driver's license or state ID card)
- Medicare, Medicaid, and medical insurance cards

Prepare documents your family will need.

- General Power of Attorney (preferably durable)
- Health Care Power of Attorney
- Living Will (if wanted)
- Will
- Right of Disposition (designating who will arrange your funeral)

An estate planning attorney can help you with these documents.

You may also want to prepare a Long Term Care Organizer so your family will know where to find your important documents. You can get a Long Term Care Organizer from www.ProtectingSeniors.com.

Figure out how you'll pay for your care.

- Is your income high enough to pay your long term care costs?
- Will you need to dip into your life savings each month?
- Do you want the costs of care to use up your life savings?
 - Would you rather do something else with your life savings?
 - Do you want some of your life savings to go to your family or to your favorite charity?
- Are you willing to give up control of some of your money so it can be protected from the costs of long term care?
- Are you possibly eligible for veterans' benefits that can help pay for long term care?

An elder law attorney can help you make these decisions and perhaps help you protect some of your life savings.

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Leading the Way in Special Needs and Elder Law