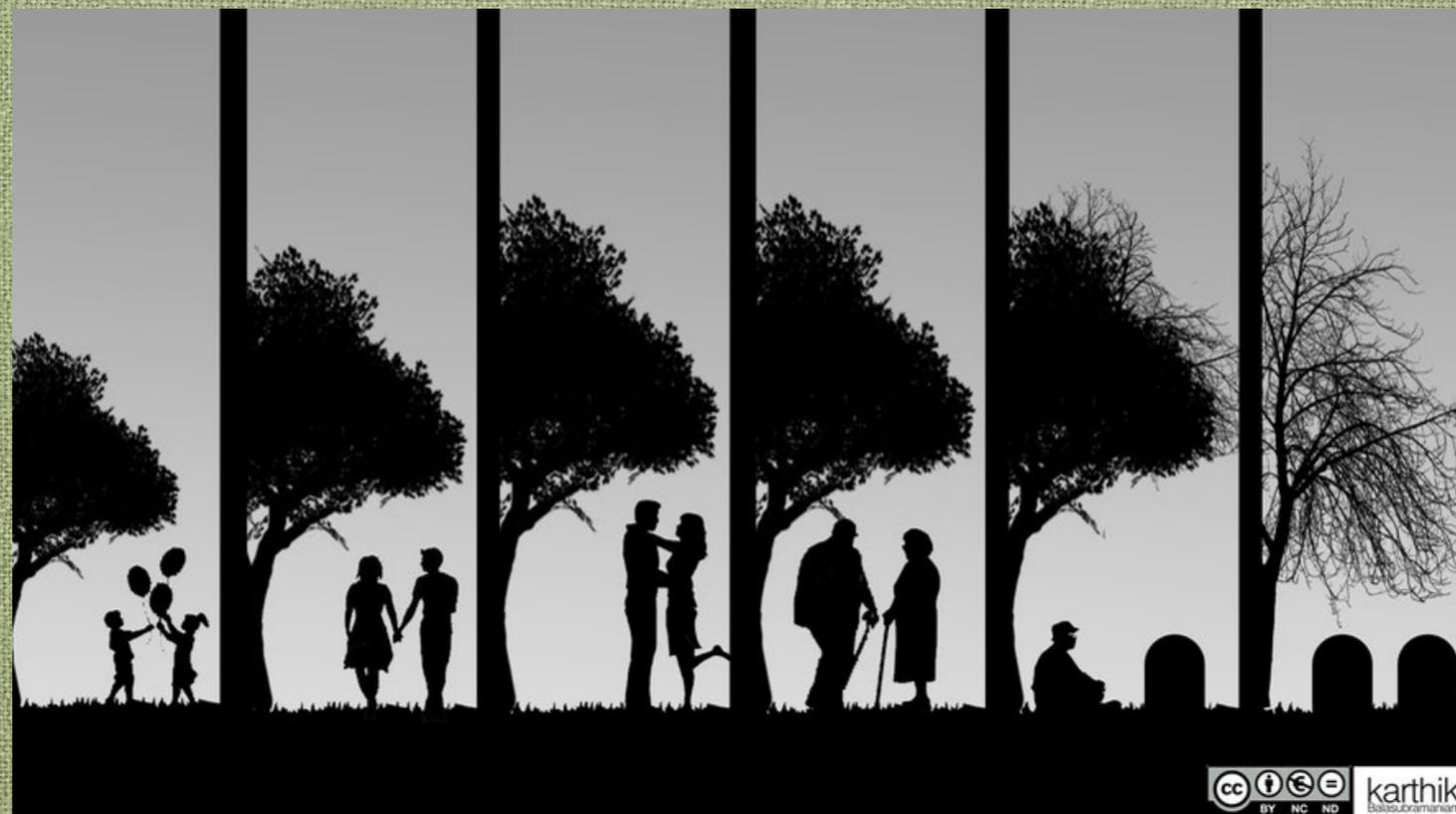


Aging Care Planning and Sources of Local Help, Programs



DearOldFolks.Com

A non profit Project to Provide Aging Care Help

DearOldFolks.Com

I'm Lou Annacone- Community Educator for Elder Concerns
Long time Licensed Financial Professional
- Clean record - Good resource
Retired for 20 plus years

↓
\$1000 Prize

**Be an Early Care Opter !
For you and your adult children**

What is being Sold here Today is Me

1. Me - As a Knowledgeable Resource/Website
2. DearOldFolks.com - Free Zoom Sessions and Talks
3. Practical Methods to Control Eldercare Concerns
and build Peace of Mind for Family Protection

Discussion

Eldercare Planning

Risks - Facts - Costs

What Eldercare is !

The Realities of Home Care

What help is available locally

AGING CARE PLANNING

The Realities

You Are Mostly On Your Own

Unless you PLAN AHEAD

Assisted Living Is Private Pay

Has many Add on Costs

Welfare MediCAID - Rules

5 year Look Back or You Must be BROKE

Stress and Extreme Anxiety

How to pay , Who will Help

Dementia Care Is Expensive

Three times the Usual Cost

Home Caregiving is VeryHard

Demanding and Depressing

80% Senior Living Facilities

For Profit - 10% Faith Based

Your Retirement Accounts

Will Be Your Care Money

Dementia Risk is 5% at Age 65
and sadly 50% at Age 75



Alzheimers - The Million Dollar Disease

What are the RISKS and Reality

WHAT ARE THE RISKS AND REALITY?

People over 65 will have:

Arthritis and Dementia 50 % -Heart Disease 30 %

Top 5 reasons that cause need :

Stroke, Dementias, Arthritis, Injury, Vascular

How long will care be needed ?

Average is **2.5 years** - 58% need longer

42% need **1 year** or less (each time).

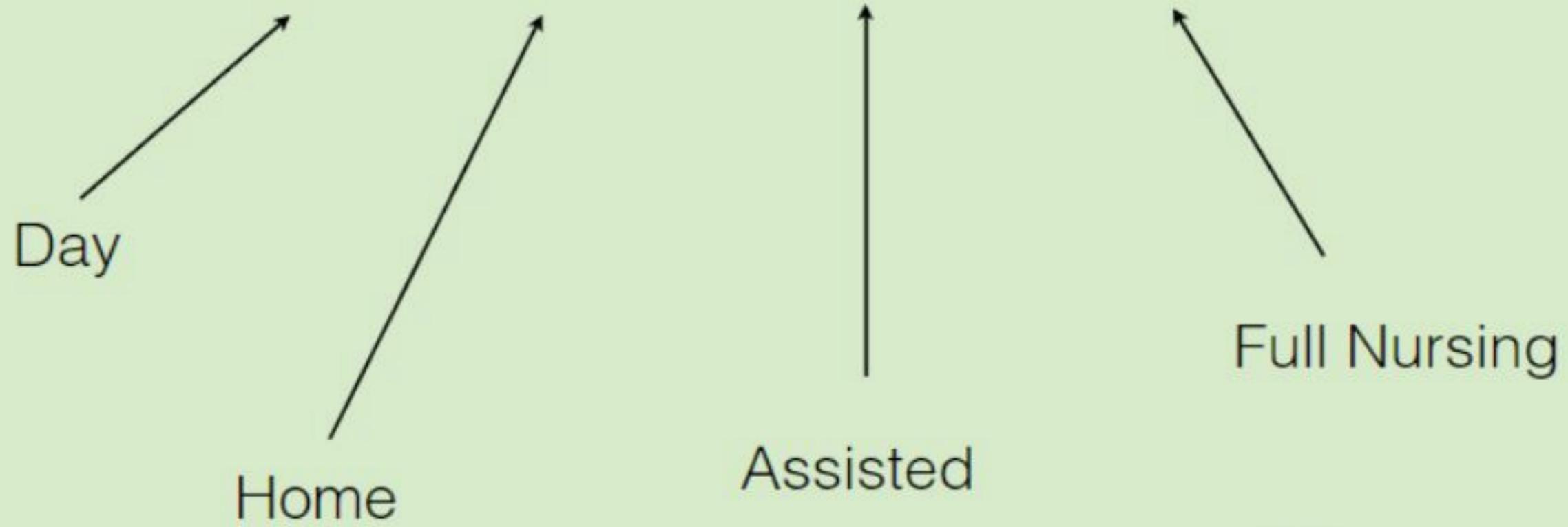
Progressive Alzheimers average is **6 years**



This risk could be a disaster for the Family !

Thousands \$\$\$ per Year

12 24 48 96



The Progression of Care Costs

2025 PLUS +++



Eldercare is NOT Health Care

Health Care is :

1. Care with a **Goal to Cure** or restore status - "Medical Necessity"
 2. Licensed, Professional and Billed
 3. Tightly Regulated and subject to Litigation
 4. Provided mostly in hospitals, clinics and offices Few Gerontologists Why?
- 

Elder Long Term Care is:

"No Medical Necessity"

1. None of the above - It's "Custodial Care" But Hospital UTI visits common
2. **Goal of Dignity and Comfort** , and could last many years
3. Lightly regulated, poorly trained especially when done at Home
4. Provided mostly untrained at home by Spouse or Daughter

Eldercare Long Term Essential Facts

 **MediCARE will NOT pay for it** (Except End of Life Hospice)

 **But "Welfare" MedicAID will once you're POOR**

Places to Plant Pop are hard to evaluate

2 Year waiting lists are common

Regulations benefit the Care Industry

Accountability for care facility mistakes is a long Fight

Caregiver home support is lacking **Home care is HARD**

Programs and Training hard to find or get

**Your Costs will increase with each
phase of care - From \$Thousands to
\$Hundreds of Thousands per YEAR**

Gov't Funding is very low and cuts are ongoing



Caregiving is full of Ds

Demanding - Full time, Little rest, gets worse

Disruptive - Career plans, Savings, Future SS all affected

Deprived - Sleep, nutrition, happiness, even self worth

Disgusted - Messes, vomit, diapers, BO

Distracting - Person continuously demands your attention

Disappointing - Feeling of not making any difference

Defeated - Want to quit in 6 months - Denial

Disconnected - Abandoned, no training or Help, lonely

Discouraged - Person will get worse not better

Depression and Weight problems are very common - CG

Care at Home May not be the answer !

DearOldFolks.com

Sources of Advice and Help

The suggestions presented here have been providing advice and help to seniors for years. They have been vetted by me, but I have no financial arrangement with them.

An Addendum to the InPerson and Zoom sessions presented

What Type of Professional Help Do You Need?



Insurance Agent
Product based, May be a Financial Planner or not



Financial Planner
Creates Plans for Long Term Financial Goals
Fee Based



Estate Plan Attorney
The distribution of Assets after Death



Eldercare Lawyer
Preservation of Assets and Income while alive



Estate Planning or ElderCare Lawyer ?

Estate Planning Attorney

Concentrates on Planning for your **Death**
Wills, Trusts, Etc.

Eldercare Lawyer

Provides Info and Help for you while
You are still **Alive**
Help with MediCARE and Welfare MediCAID
Living Will, Life Planning, Advance Directives, etc.

Consider the Experience of each before hiring!

Elder Law

Kari R. Meyrose

(480) 729 6211

12455 W. Bell Road

Surprise, AZ 85378

Andrew P. Gorman

Sun City, AZ Elder Law Lawyer with 23 years of experience

(623) 974-5585

10101 W Bell Rd. #101

Sun City, AZ 85351

Mathis Becker

Sun City, AZ Elder Law Lawyer

(480) 467-3434

15249 N 99th Ave

Sun City, AZ 85351

Your Sure Foundation
Low Cost Services

Located in: Crossroads Lakes Professional Offices
Address: 12425 W Bell Rd Building D, Suite 111, Surprise, AZ 85378

Hours:

Open · Closes 5 PM

Phone: (602) 807-6600

Trusted Low Cost Wills, Trusts and Estate Documents

Estate Prep \$750

Credit Clearance \$595



CFS is a Non-Investment Fiduciary Service

Estate Management Services cfsarizona.com
623 977 6310

Personal and Financial Services

Maria Madrid
CONSIDER IT DONE SERVICES
602 671 3623

POA - Fraud Awareness
Bookkeeping and Bills
Personal Representative
Taxes-On site and delivered

Local West Valley Services Non-Profit



AREA AGENCY ON AGING
REGION ONE, INCORPORATED

602 264 2255



623 471 8500



ARIZONA DEPARTMENT
OF HEALTH SERVICES

602 542 0883



Benevilla[®]

623.584.4999

Free Phone Help on Medicare Benefits,
Coordination of care,
Caregiver Services,

Senior Living, Health Research
Wellness Programs

The official word and ratings
on care and health in Arizona

Free Education Events
Facility Day Care
Free Home Services

Local Services and Supports West Valley, AZ



At Home Care Since 1966
Just 3 Hour Minimum No Weekly
Griselda Kovrig, Owner 602 687 0008



Dementia care at Home
Independent Care
Manager Services
Presley Reader, Owner
623 934 2722



Specialized and Concierge care
24 hour Care
Bob Pratt, Pres.
623 748 3301



Billet Health™

Phoenix based, serves 5 States with Professional help
in 8 care categories

Arizona Regional Director
Rose Martinez
833-224-5538

BilletHealth.com

Facility Placement and Care Homes

Radiant Consulting
Senior Placement

Linda Olson CDP
Care Manager
623 256 2430



Scott Fischer BSN CDP
President 602 845 1320



Sarah Anderson LMSW
602 734 3654

Assisted Living Care Homes
The Less Expensive Alternative

Seniorly.com

855 866 7661

Seniorly.com

A national site listing all types of non medical Care Facilities
Including information on size, pricing and accommodations

Useful to find lower cost Care Homes or Board and Care
Hundreds of Local Offerings plus Selection Assistance

Seniorly.com

855 866 7661

Independent Care Managers

Geriatric Management
623 214 9595

Assessment, Crisis Intervention,
Fiduciary, Referral, Dementia
Pamala Braun, President

Genesis Life Care
623 544 2273

Assessment, On site Intermission,
Care Giver Training
Annette Quinata, Founder

Your own Bull Dog ElderCare Advocate

Caregiving Topics [Caregiving.com/topics](https://www.caregiving.com/topics) Hundreds of articles

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

A

Abusive Relationship

Information and advice for caregivers who are making long-term care decisions impacted by a physically or emotionally abusive relationship with their care recipient.

[Abusive Relationship Articles \(12\)](#)

[Abusive Relationship Questions \(765\)](#)

[Abusive Relationship Discussions \(63\)](#)

Activities of Daily Living

ADL; Basic tasks of everyday life assessed in the categories of dressing, bathing, eating, transferring, and toileting.

[Activities of Daily Living Articles \(60\)](#)

[Activities of Daily Living Questions \(886\)](#)

[Activities of Daily Living Discussions \(36\)](#)

Addiction

Information and advice on providing care or support for someone who is suffering from addiction to a substance, thing, or activity.

[Addiction Articles \(7\)](#)

[Addiction Questions \(196\)](#)

[Addiction Discussions \(12\)](#)

Adult Day Care

Care or companionship programs for older adults who need assistance or supervision during the day.

[Adult Day Care Articles \(20\)](#)

[Adult Day Care Questions \(176\)](#)

[Adult Day Care Discussions \(16\)](#)

Adult Diapers

Disposable product for men and women dealing with urinary or bowel incontinence.

[Adult Diapers Articles \(8\)](#)

[Adult Diapers Questions \(552\)](#)

[Adult Diapers Discussions \(26\)](#)

Advance Directive

Living Will; A legal document that communicates a person's wishes regarding lifesaving medical treatments. The document is often used when the individual can no longer communicate.

Age Related Decline

A decline in physical and cognitive ability noted with age that is not related to the diagnosis of any specific disorder. Proactive lifestyle changes have been shown to delay or reduce the degree of decline in abilities.

Aging in Place

The ability to continue to live in one's home safely and independently regardless of age or ability level.

[Aging in Place Articles \(51\)](#)

[Aging in Place Questions \(413\)](#)

Daughterhood.org

Weekly email information on Eldercare



Advance Directives

Easy to complete without a Lawyer

You need to do this whether you use a Lawyer or not.

~~Texas~~ forms are available from State sites.

~~hhs.texas.gov~~ to find forms and directions

1. DNR or Do Not Resuscitate -
Do you want a natural death when it's time ?

2. Directive to Physicians, etc. -
Says what Medical treatment you want when you can't.

3. Medical Power of Attorney -
You name someone to make care decisions

4. Mental Health Treatment Declaration -
If a Court says you can't decide, your Psych decisions will apply

5. Statutory Durable Power of Attorney -
You say who you want to take actions with your property

TUESDAY TOPICS SCHEDULE

DearOldFolks.com Bi-WeeklyZOOM

SAMPLE

Feb 27 TUE

Dementia OR Alzheimer's is a trick question?

From a Long Term Elder care prospective it is critical to understand that Dementia and Alzheimer's disease is often a continuous process.

5.00 PM - 6.00 PM Mountain Standard Time

Mar 5 TUE

Why You Should Care About the 6 Types of Advance Directives If Most other people Don't?

Advance Directives state your end of life care wishes (at any age), who you want to speak for you and manage your care and affairs.

5.00 PM - 6.00 PM Mountain Standard Time

Mar 12 TUE

Saving For Eldercare Does Not Work, But Planning Does

How to save your family savings. You'll spend it ALL when desperate.

5.00 PM - 6.00 PM Mountain Standard Time

Mar 19 TUE

Any, Many, Do You Know, All the Places You Can Go?

It's good to consider options where to "Plant POP and MA" early in their aging journey.

5.00 PM - 6.00 PM Mountain Standard Time