

# What Is a Life Care Plan?

by

*The Elder Law Practice of Daniel P. Seink Co.*

The Life Care Plan places special emphasis on issues surrounding long life. The Life Care Plan connects your concerns about long-term care as you go through the later stages of your life with our knowledge and expertise at the Elder Law Practice of Daniel P. Seink Co.

The documents that are part of the Life Care Plan include descriptive information about you, your health, your family, your current needs and supports, and the resources that are available to you to help you take care of yourself. Also included are a discussion of your goals and concerns, priorities and wishes, and ideas and options that have been identified as being suitable for your circumstances both now and in the future.

Remember, these are only documents, however. The Life Care Plan itself is actually a relationship and a planning process with us that changes over time as you and your circumstances change over time. Your Life Care Plan can provide the road map that allows you to follow through to achieve your quality of life and care and long-term care financing goals.

## ***Life Care Planning***

Life care planning began in the field of personal injury litigation. The intent was to provide costs for care, equipment, supplies and other needs resulting from the injury.

Today, the definition and use of life care plans has evolved beyond litigation. In 1998, the International Academy of Life Care Planners and others described the life care plan as

a dynamic document based upon published standards, comprehensive assessment, data analysis and research, which provides an organized, concise plan for current and future needs, with associated costs for individuals who have experienced catastrophic injury or have chronic health care needs.

A life care plan is a method to manage information about the individual. Families use a life care plan in elder care management as a guide to necessary services and resources and outcome evaluation.

For your Life Care Plan to be successful, all of us must have an understanding of

your diagnoses, medical treatment, estimated costs of treatment and services, factors affecting care outcomes, psychosocial implications, and ongoing health care and

long-term care needs. We must be knowledgeable about community resources, public benefits, and eligibility for these resources. Furthermore, we must be able to identify and develop alternatives for care consistent with patient/family needs. A Life Care Plan represents the integration of these issues, along with your goals and priorities into a plan to meet individual needs.

## ***Planning Goals***

There are three principal goals of the Life Care Plan that we help you develop and implement:

1. We help make sure that you or your loved one gets good care, whether that care is at home or outside the traditional home setting. This is the most important of all goals, for it goes to the very heart of your quality of life in your later years. Your Life Care Plan is focused first on your good health, safety, and well-being.
2. We help you make decisions relating to your long-term care and special needs. We are your resource of experienced, supportive, knowledgeable, and objective advisors.
3. We help you find sources to pay for good long-term care. We work with you

through the maze of choices and options to find the best, or often, the most comfortable solution to the asset protection problem created by the need to pay for quality long-term care.

### ***Your Care Questions Answered***

We will help you answer your questions about your long-term care and health care choices:

- What health care, chronic care, and long-term care services are available to me? How can I get the good care I need and desire, whether in my own home, in a residential community or assisted-living facility, in a child's home, or in a nursing home?
- How will financial and health care decisions be made for me if I cannot make them for myself? Who can I rely on to make sure that decisions to be made are the right ones? For the person appointed make decisions on behalf of my behalf, what legal obligations and liability do they assume? Are my finances, legal documents, physicians, medications, medical history, and desires for my care organized and documented?
- If I can't take care of myself, who will make sure my spouse continues to have a good quality of life?
- If there is a health care crisis, what will we have to do? Where do we turn for the help we need?
- How do I know I am getting good care? Who will advocate and intervene for me if necessary to ensure my right to quality health care and long-term care?

### ***Other Questions***

A Life Care Plan helps you and your loved ones answer other pressing questions as well:

- How do I assure my financial security as I get older?

- What public benefits am I entitled to, and what do I have to do to qualify for them?
- Should I rely on Medicaid or other government benefits to help pay for my care? How do I apply for benefits?
- What kinds of insurance do I need? Should I buy long-term care insurance? Should I join a Medicare HMO? What about a reverse mortgage? Is a lump sum payment to a continuing care community wise?
- How and when should I distribute my assets? Can I save taxes and avoid probate?
- Do I have to spend all of my money on my care, whether in my home or in a residential care facility such as a nursing home? How can I protect my assets to take care of my spouse, to ensure I get good care, or to leave to my children?
- How do I provide for family members with special needs?

### ***Your Road Map***

Your Life Care Plan will be customized to fit your desires and needs. Your Life Care Plan can then provide you the road map to follow to achieve your care and asset protection goals. And, when changes occur, we stay with you every step of the way to help you shift to another road as it becomes necessary.

Your Life Care Plan therefore includes both elder law , care assessment and coordination, crisis intervention and advocacy services.