

# My Life in a Box®



## October 2008 Newsletter

### *Senior Health Care*

For almost ten years I have been addressing emergencies, personal loss and natural disasters. Yet, one of the areas of life that we will all face is that of getting old! I have a birthday in a couple of months and I have decided to hold strong at 28. At least in my mind. With that awareness, our topic this month will be senior health care.

Many of us in our '40's, 50's, and 60's are facing the responsibility of caring for our aging parents and we should be preparing for our own future as seniors.

How prepared are we? Do we have the right kind of insurance for ourselves, and do our parents have what they need or can they even afford what they need?

In the past 6 months my family has faced a huge challenge relating to these issues. In March, my mother fell in her back yard and everyone including the doctors thought she had a minor concussion.

On May 5th almost overnight, she lost her ability to walk and my sister and I took her to the emergency room. By 8:00pm she was having brain surgery to remove a sub-dural hematoma.

Mom's fall in March caused several small blood leaks around her brain and over the 6 weeks that we presumed she was doing well, a pool of blood formed and put pressure on the frontal lobe.

Mom survived the surgery, went into a rehabilitation hospital for two weeks and then returned to her home with in-home care. One month later, On June 6th after totally recovering, her legs gave out again and she was back in the hospital for a second brain surgery. The leaking had reoccurred.

By the time Mom completed her stay in the hospital for the second time, my sister and I felt the need to call the various medical services to get an idea of what bills we were facing. She had two brain surgeries, a combined 8 days in ICU, 10 days in the hospital, and 30 days in a rehab facility. We also had to contact the anesthesiologist and surgeon's office regarding their services.

My sister and I knew that Mom had medical insurance and a special Medicare supplement, but we had no idea what the final cost would be on all of her care to this point. Thankfully because she made the proper decision years ago in her insurance choices,



### *Laurie's Trivia on Long Term Health Care Insurance*

- 30% of men need it.
- 50% of women need it.
- 40% of people needing it are under 65 years old!
- Most long term care at home costs at least \$150 per day for nursing fees.
- Nursing Home fees can total \$80 to \$130 per day.
- The average stay is 2 years = \$45,000 per year.

### *A Personal Note:*

My grandfather lived to be 94 years old. He was in an assisted living facility for 4 years and full-time health care for 2 years, totaling \$230,400. Thankfully he planned ahead and his health care costs were covered by those plans.

### *What To Expect:*

Here are some things I have found out about in-home care as well as assisted living or nursing home responsibilities.

### *In-Home Care*

- Adjusting living conditions in the home.
- Preparing the home for a hospital bed, wheel chair access, and more.
- Meal preparation and special diets.
- Bathing and hygiene care.
- Laundry and clothing needs.

we had very little out-of-pocket expenses.

We also knew from previous experience that she had long-term health care insurance and were trusting that she would qualify.

Once she was in the rehab hospital for the second time, we began to research options for assisted living facilities, as well as care in her home. We were not aware that her time in the rehab hospital did not count in her long-term health care requirements.

After weeks of talking to her insurance agent and finally people in the claims department, we were told that Mom needed to be in a *convalescent hospital* for 15 days before her policy allowed her to have ANY care, whether assisted living or in-home care. The 30 total days in the rehab hospital did not count. By the time we received that information, she was already released and staying at my home, with no long-term health care benefits.

Today, Mom has recovered from her fall and is nearly 80% back to normal. She will be 84 years old in December and has moved back into her home with a part-time care-giver. She is able to be home alone at night, and we purchased the *Lifeline* service in case she needs immediate help. By her own choice, she has decided not to take up driving again, for which we are grateful!

Preparing for the future is not something that we want to do but it is a necessary part of life. We think nothing about purchasing health insurance, home owners insurance or going to the dentist. Those are preventative steps we take without thinking about them. However we also need to make plans for the future if the time comes that we cannot take care of ourselves or our loved ones.

I encourage you to take time and look into what type of medical coverage you and your family members currently have. Also check into long-term health care insurance, but make sure that you understand the details clearly and write them on a 3 X5 card in plain English and staple it to the front of the policy so that it is easily accessible.

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- Physical therapy, exercise and mental stimulation.
- Socialization.
- Family understanding.
- Respite Care
- Organization or volunteers that provide help to caregivers who are responsible for around-the-clock care-giving of a loved one.
- Possible 24 hour home hospice care.

### ***Assisted Living & Nursing Home Care***

Monthly and occasional weekly meetings with staff & doctors to:

- Evaluate dietary needs.
- Hygiene.
- Clothing needs.
- Changes in seasonal clothing.
- Direction of physical therapy.
- Socialization experiences.
- Problems with staff and other residents.
- Health evaluation and possible terminal illness.
- Regular visits and conversations.
- Possible 24 hour hospice care.

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### ***Be Prepared, Get Organized & Stop Procrastinating!***

1. Set up a Will & Living Trust
2. Get Long-Term Health Care Insurance.
3. Develop & Maintain Healthy Relationships with Family and Friends.
4. Enrich the Spiritual Side of Your Life.
5. Exercise.
6. Eat Healthy.
7. Find a Way to Reach Out to Other
8. Finish your *My Life in a Box* File!

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### ***Finally...***

Expensive emotional choices will be made under stress when there has been no preparation made in advance. With proper preparation quality of life may improve and undue pressure will not be put on family & friends.