

What is a Senior Care Consultant?

A senior care consultant, also known as a geriatric care manager, is a health and human services professional, such as a gerontologist, nurse, social worker, or psychologist, with a specialized focus on issues related to aging and elder care. Consultants work privately with older adults and their families to create a plan of care that meets the needs of the older adult. They will meet with you to help you understand your loved one's needs and to learn what resources and options are available to meet those needs.

Senior care consultants are highly knowledgeable of the issues facing seniors and their caregivers, and are experienced in accessing and using resources efficiently, including Medicare, Medicaid, and other federal, state, and community run programs for older adults and their family members. A care consultant can assist in finding a nursing home, investigating alternatives for care, either at home or in another residential facility, can evaluate the current situation to determine the necessary level of care, and can facilitate family communication to help in making care decisions.

Working with a senior care consultant can be the key to remaining as independent as possible for as long as possible. The National Association of Professional Geriatric Care Managers (www.caremanager.org) can help you to locate a care consultant in your area.

What is an elder law attorney?

An elder law attorney is a lawyer who focuses his or her practice on the special needs of older persons and people with disabilities. Elder law attorneys have taken the time to understand the complicated senior laws that exist in our country today. Their special expertise is centered on protecting the autonomy, quality of life, and financial security of seniors as they age. They can assist the older adults and their families in planning for possible long-term care needs, including nursing home care, and coordinating private and public resources to finance the cost of care. Elder law attorneys focus on the legal needs of the elderly, and work with a variety of legal tools and techniques to meet the goals and objectives of the older client. Such tools include, powers of attorney, living wills and advance directives, estate planning, guardianships, revocable living trusts, and wills. Elder law is the only area of law defined by the clients served, rather than the areas of law practiced. This is important because an elder law attorney can provide a "holistic" approach in talking about long-term planning, taking into consideration all the issues facing seniors today. Only an attorney specializing in elder law can stay on top of the most current changes in legislation involving seniors. Elder law attorneys offer senior citizens and their families' hope that they can afford long-term care and retain their independence. Unfortunately, many families wait until there is a crisis before contacting an elder law attorney. Although we are still able to help these families, the earlier you plan, the better. The National Academy of Elder Law (naela.com) can assist consumers in locating an attorney specializing in elder law.

Why Do Elder Law Attorneys and Senior Care Consultants Work Together?

Elder law attorneys often wind up dealing with other senior subjects than legal matters, including housing options, home care, and selecting care agencies and facilities. Although an attorney can help arrange for the payment for care, they are not necessarily informed about the appropriate level of care needed or resources in your area. A senior care consultant has extensive knowledge about the costs, quality, and availability of resources in the community. Care consultants can also assess the level of care that is necessary and help older adults and their families communicate their needs and individual wishes for care, which will help in planning for future care needs. As families begin their journey through the care system, it is helpful for them to have a supportive and knowledgeable team to advocate for them and their older relative.

What is the difference between Medicaid and Medicare?

Medicare is a federal health insurance program for the elderly and disabled that assists in paying for medical expenses, but does not pay for extended nursing home care or, until recently, prescription drugs. Medicaid is a joint federal-state assistance program based on financial need, which comprehensively pays for the medical and health maintenance needs of those receiving coverage. It also pays for long term nursing home care. Because of the huge expense of nursing home care, most long-term care patients eventually end up on Medicaid. For more information on Medicaid, see our Medicaid Basics.

What is Long Term Care Insurance?

Long-Term Care Insurance provides funds to help you cover long-term care costs in the same manner Health Insurance provides financial coverage for doctor's visits and hospital bills. However, it is very important to understand that Long-Term Care Insurance and Health Insurance are two distinctly different types of insurance. Health Insurance coverage applies to sicknesses and illnesses from which the insured is expected to recover; these are typically known as acute conditions. But if the individual's condition is chronic or progresses to the point where he or she requires constant supervision, Health Insurance would likely not provide coverage.

This is where Long-Term Care Insurance comes in. Long-Term Care Insurance has been designed to pick up and provide coverage where Health Insurance leaves off. So, in the case where the individual's condition has progressed to the point where he or she requires constant supervision or assistance carrying out basic activities of daily living (like bathing, eating, toileting, dressing and moving about), Long-Term Care Insurance would provide funds to help cover the insured's long-term care expenses. As a word of caution, depending on certain criteria, including age, long term care insurance can become prohibitively costly.

However, Long-Term Care Insurance can help to maintain independence and freedom of choice over how and where care services are provided. Most importantly, Long-Term Care Insurance can allow you to protect your assets and ensure that your long-term care needs will not create a physical or financial burden on your family.