

Elder Law Attorneys Offer Senior Citizens Hope

By: Bernard A. Krooks, Certified Elder Law Attorney

Recently, I spoke to a group of seniors and someone in attendance asked the following question: What is Elder Law? Here is how I responded.

Elder Law focuses on the fact that many of us are living longer. Advances in modern medicine have allowed individuals to reach birthdays in the eighties and nineties with a fair degree of regularity. According to the most recent U.S. census, the over-65 population is growing faster than any other age group. In fact, people over age 85 are the fastest growing segment of the over-65 population. However, by living longer we are increasing the likelihood that we will become ill with chronic illnesses. These chronic illnesses, such as dementia, Alzheimer's or Parkinson's disease can cause impairments that result in long-term care expenses and the loss of independence. Elder law attorneys help senior citizens preserve their independence and avoid impoverishment.

Allow me to share with you two real life situations that illustrate Elder Law much more clearly. The first situation involved a client who sought our advice when his wife was admitted to a local long-term care facility. The cost of her care exceeded their combined income, and he was quickly exhausting their savings. He was afraid he would run out of money to pay their bills. To visit his wife in the nursing home, he was driving an old, unsafe car that he feared would break down at any time. His children were concerned because he was living alone in an unsafe environment. Littman Krooks was able to help the client

obtain Medicaid benefits to pay for his wife's nursing home care and at the same time permit the client to:

- Preserve his income,
- Purchase a new automobile,
- Make renovations to his home, and
- Retain his modest amount of life savings.

When we completed the implementation of the plan, the client was no longer in fear of poverty and his wife was receiving needed skilled nursing care.

The second situation involved a client who was a widower in his 80's. Although he had mild dementia, he wanted to live independently in his home. His children were very busy with their own lives and careers and were not in a position to serve as caregivers. However, they were all very concerned about their father and wanted him to receive the best possible care at home. Littman Krooks prepared the necessary legal documentation that allowed one of his children to manage his financial affairs, such as paying his bills, filing tax returns, and monitoring his investments. We also arranged through the services of a geriatric care manager for our client to receive quality care at home from licensed home care providers. As a result, the client remained in his home and his children were no longer worried about him.

These are just a couple of examples of how elder law attorneys offer senior citizens and their families' hope that they can afford long-term care and maintain 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. Why not spend some time thinking about what is truly important to you and work with an elder law attorney to help you accomplish your goals? After all, many people spend more time picking out the color of their living room carpet than they do planning for their and their family's future. Do it for your family; do it for your future!