

# Elder-Law Attorneys Offer Senior Citizens Hope

Recently, I spoke to a group of seniors. 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 more individuals than ever to live into their eighties and nineties. 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 increase our exposure to chronic illnesses, such as dementia or Alzheimer's disease, which can result in long-term care expenses and the loss of independence.

## The Advantage of a Specialist

If you have a medical concern, you sometimes need to see a specialist who is qualified and experienced in that specific field. That's why you wouldn't go to a podiatrist if your head hurts. People go to specialists for a very good reason: Medical specialists limit their practice to one or a couple of practice areas.

The legal profession has evolved in much the same way. The laws have become so complex and change so fast that



An elder-law attorney has the specific training and expertise to counsel families appropriately.

it is difficult for attorneys to be proficient in more than a couple of areas of the law. In fact, the American Bar Association has recognized the need for specialization in elder law by accrediting

the National Elder Law Foundation as the only certifying organization for elder-law attorneys in the United States.

(You can go to [www.nelf.org](http://www.nelf.org) to see if your attorney is a certified elder law attorney.)

Elder-law attorneys take a holistic approach when representing their clients and focus on the needs of the elderly client as opposed to one particular area of the law. We must be proficient in Medicare, Medicaid, Social Security, tax, trusts and estates law, among others. Elder-law attorneys help senior citizens preserve their independence and avoid impoverishment.

## How Elder-Law Attorneys Help

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



Planning for your family's future should include the counsel of an elder-law attorney.

an old car that he feared would break down at any time. His children were concerned because he was living alone in a risky area.

We were able to help the client obtain Medicaid benefits to pay for his wife's nursing home care while preserving his income. He went on to purchase a new automobile, make renovations to his home and retain his modest amount of life savings. When we finished putting the plan in place, 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 80s. 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.

We 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.

### **Plan Early, Rest Easy**

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. We are still able to help these families, but 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. ■

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