

MISE EN PLACE

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Dear Family And Friends

By: Ann Michael Henry

It's been almost a year since my mom's passing and I want to take a few moments to reflect on what I have learned. As is often the case during trying times, you learn more about a subject than you ever wanted to know. By no means do I consider myself an expert, but I want to share some insight.

In this country we view aging and its associated issues with fear. I have come to learn that this fear is primarily due to lack of knowledge. The elder care service industry in this country is second to none. The people, the facilities, the help, the support, the knowledge are all incredible. Everywhere I turned I was supported, helped, guided and most importantly listened to. I was understood. Without exception everyone made me feel that I wasn't alone, they too had experienced what I was living.

There are many things to think about as we age. There are stages to all parts of life. Just as we think about which pre-school do we send our child to, private or public school, which college, what career, our final years (which will hopefully span decades!) are fraught with just as many stages and issues. We need to face that reality and deal with it with the same tenacity and energy that we dealt with our earlier stages. And so, here are my thoughts:

- Do your estate planning. Meet with a lawyer that specializes in wills, trusts, estates and if possible, elder care. Although a generalist lawyer can help you, the nuances of estate planning are many and complicated, even for the simplest of estates. The knowledge that these specially trained attorneys have is invaluable especially with regards to Medicaid requirements, assisted living, skilled nursing care, in home care and managing finances. "Leaving everything to the kids" isn't as simple as it sounds. Often times dispersing wealth needs to start taking place years before a death. With good counsel you will be able to accomplish that objective.
- Downsize. This doesn't necessarily mean move into a one-bedroom apartment and have a minimalist existence. What I want you to do is to step back and take an honest look at your home. Pretend that you are looking at it through the eyes of your children the day after they buried you. What do you want them to be thinking? "Oh my goodness, now what do we do?" or "thank goodness we only have this to deal with". Don't you want to be the one to make the decisions about your belongings? Why would you want to burden them?
- A plan for the rest. Once you have downsized, make some notes, write a letter detailing what you would like to do with what remains. Where should the clothes be donated? Is there a food cupboard in town? What about the furniture? Provide as much detail as possible. Keep in mind that if your children are older and moved out of town years ago, they probably aren't familiar with what resources are available to them. If they are in town, still write it down. Help them out.
- Pay an extra month's rent. Or at least have the money set aside. Planning to pay for our parent's apartment isn't something we are going to be thinking about while we are trying to raise our own kids and pay our own mortgages. By having the extra month it will give your children to take a deep breath and not feel so pressured to deal with everything. A lot happens quickly, give the gift of time.

- Get educated! Learn about all of the services that are available for seasoned citizens. There are many and varied and they all preserve the dignity of the person needing the service. Visit adult communities. Familiarize yourself with the various levels of care: independent living, assisted living, dementia units, skilled nursing. What about in-home services; visiting nurses, meal on wheels, companion care, transportation services, concierge services?
- Prepare your executor. Have *all* of your paperwork in one place. If your executor is local, make sure that he knows where everything is. If your executor isn't local, then make copies of everything, compile it in an orderly fashion and send it to her. Either way, take time to review everything with them. Go through everything step by step. Be sure to include passwords etc. to online accounts. If you don't want your executor to have that information now, then give it to your attorney for safekeeping. Include your e-mail password; it's a great way for your children to quickly and easily touch base with everyone. Once you have done all of that, keep it updated!
- Get knowledgeable about Medicaid. Although the amount of paperwork required from state to state is different, applying for Medicaid is a hefty task. Your attorney can provide you with a Medicaid document checklist. In New York State much of the information needed requires three years of history. For example, you would need three years of statements for *each and every* financial account in your name and your spouse's name. Set up a binder now with all of the information required. Update it with each passing month, it's easy to do, keep a rolling three-year inventory. That way, if you suddenly find yourself in a situation where you need to apply for Medicaid, the documentation is ready. While you still have your health and the ability, find the 20+ hours it will take to gather this documentation. Keep in mind; all of the material needs to be presented with the application. If it isn't there, the application is put on hold until it is. If you are in need of immediate medical care and you don't have this information readily available, be prepared to pay for all of your expenses. This is also something that your executor or a trusted family member should be familiar with. Take the time to educate them.
- Plan for your final passage. I'm not denying that death is a scary thing, but what first time expectant mother doesn't have concerns about birth? Once we've done it, we understand better. Unfortunately with death, we only do that once. Just as an expectant mother (and everyone else in the family!) plans for the arrival of the baby, so should you plan for your passing. Your children will have enough to deal with; their own loss, maybe explaining death to a child for the first time, traveling, extreme fatigue and emotions, the needs of the other parent. Give them a break - you know what you want, so plan for it. Make arrangements to meet with a funeral director and again, get educated. Depending on the counsel you receive from your attorney you will know if you should prepay for your funeral or not. Write everything down, give it to the executor or trusted family member. Leave nothing to question. Chances are you have been through this process already with a parent or grandparent. Think about what would have made it easier for you, than do that for your family.

I was raised that once you reach maturity and you are out on your own that you take care of yourself. From that point on, it is your responsibility to make sure that you do all of those things that grown ups are supposed to do. My mom always said that she didn't want to burden me with all of these details, and she didn't. I am eternally grateful for that. Losing her was hard enough, being robbed of time with my children and husband to deal with the volumes of paperwork would have sent me over the edge. So parents, talk to your children and children, talk to your parents.

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