

# ALZHEIMER'S PLANNING GUIDE

## ALZHEIMER'S FACTS AND FIGURES

- In 2012 one in eight older Americans lives with Alzheimer's disease.
- 5.4 million Americans have Alzheimer's disease.
- Alzheimer's disease is the **SIXTH** leading cause of death in the United States
- The cost of care in 2012 for those with Alzheimer's Disease is \$200 billion in the United States.\*

\*Alzheimer's and Dementia: The Journal of the

**Contact The Law Office of Nancy K. Busch today at 610-432-3337.**

## **ALZHEIMER'S PLANNING**

Being the caregiver of a loved one with Alzheimer's disease is one of the most difficult jobs. The caregiver must make sure that their loved one's daily needs are met. They must deal with the fact that their relationship with their loved one is no longer what it once was and must continue to maintain their own daily life. There are many emotions that go along with having a loved one with Alzheimer's disease. At The Law Office of Nancy K. Busch, when working with our clients, we are here to assist you with both the legal work and social work; we are here to help you find all of the resources that you need.

### **WHAT IS ALZHEIMER'S ?**

Alzheimer's disease is the most common type of dementia that causes problems with memory, intellectual function, and behavior. Alzheimer's disease typically is found in people age 65 and older. Symptoms usually develop slowly and get worse over time, to the point where they are severe enough to interfere with the smallest of daily tasks.

Alzheimer's disease is a progressive, degenerative disorder that attacks the brain's nerve cells, which results in the loss of memory, thinking and language skills and behavioral changes. The symptoms vary. Each person will experience different symptoms at different stages of progress.

## WHAT ARE THE SYMPTOMS OF ALZHEIMER'S DISEASE ?

- The most common early symptom of Alzheimer's disease is difficulty remembering newly learned information. This is because Alzheimer's begins in the part of the brain that affects learning. A person in the early stages of Alzheimer's disease may:
  - Find it hard to remember things;
  - Ask the same questions over and over;
  - Get lost;
  - Lose things or put them in odd places;
  - Have trouble handling money and paying bills;
  - Take longer than normal to finish normal tasks; and
  - Have some mood and personality changes
- As Alzheimer's progresses, one can experience disorientation as well as mood and behavior changes. It can also lead to suspicions about family and friends, more serious memory loss, difficulty speaking, swallowing and walking and more profound behavior changes.
- Signs of these problems may be more apparent to family and friends than they are to the individual. It is important that the person experiencing these signs of dementia see a doctor as soon as possible. You may contact the Alzheimer's Association for the name of a local doctor if you need a referral. Early diagnosis and treatment are most important.
- Researchers are exploring new ways to help doctors diagnose Alzheimer's disease earlier and more accurately. Most of what we know about Alzheimer's has been discovered in the last 15 years. The research helps to find new treatments. It also looks at changes in blood, spinal fluid, and brain scan results that may detect Alzheimer's disease years before symptoms appear.

## CRUCIAL PLANNING STRATEGIES TO PAY FOR LONG TERM CARE

Nursing homes costs have soared to \$9,000 a month. Few people have enough money to pay such exorbitant amounts for any length of time. Even assisted living can range from \$2,500 to \$6,500 a month depending on the facility and level of care required. Elder law attorneys, such as Nancy K. Busch, know the ins and outs of Medicaid and asset protection planning to find hidden government benefits that let you stretch your dollars for long term care and protect what you have saved.

Take advantage of Medicaid planning strategies and a FREE CONSULTATION to see how Attorney Nancy Busch can protect you and your loved ones from the mistakes that cost many people thousands of dollars when dealing with nursing homes.

### MEDICARE

Medicare will NOT pay for long-term care or nursing home bills. Medicare is limited to 100-day benefit periods. The person must spend three days in the hospital before being directly transferred to a nursing home for Medicare to cover their rehabilitation cost. (Medicare does provide coverage for an individual who has surgery or who requires rehabilitation)--but does not cover the regular patient who is discharged from the nursing home and who requires aides to take care of them.

Medicare covers 100% of the first 20 days of skilled care. Medicare covers 80% of days 21 to 100 of skilled care; the other 20% is usually covered if the person has a good supplementary health insurance plan.

Since Medicare only pays for a short-term period for some people, and the cost of the nursing home is so high, most people need the help of Medicaid to pay for their nursing home stay. The rules for Medicaid are so complex that only certain professionals are aware of the rules and regulations that govern Medicaid. As an elder law attorney, Nancy Busch makes sure that clients spend the least amount that they have to in order to qualify for Medicaid nursing home benefits. She counsels you to keep you from

making costly mistakes that allow you to keep more of your hard-earned dollars.

By having a qualified elder law attorney file your Medicaid application, you will avoid the mistake that many make of letting the nursing home social worker fill out your Medicaid application. Medicaid is a complex area that requires highly trained and qualified elder law attorneys who know the rules of Medicaid. By filing at the wrong time or making other costly mistakes, you can spend thousands of dollars on long term care that could have been avoided. Make sure that you use a qualified elder law attorney when filing for Medicaid benefits.

## **LEGAL AND FINANCIAL PLANNING FOR PEOPLE WITH ALZHEIMER'S DISEASE**

Many people are unprepared to deal with the legal and financial consequences of a serious issue such as Alzheimer's disease. Legal and medical experts recommend that financial and health care arrangements be examined as soon as possible, especially because persons may lose the ability to think clearly and participate in discussions. An elder law attorney can prepare basic legal documents, such as a will, power of attorney, living will, health care power of attorney and help develop a plan to protect assets. This will help to ensure that the person's objectives are carried out. Advance planning can help to ensure that the person with Alzheimer's and their family can clarify their wishes and make well-informed decisions about health care and financial arrangements. An elder lawyer should be retained as soon as the person is diagnosed to make sure that the person's wishes are carried out. An elder lawyer will also help families learn how to preserve financial assets while caring for their loved ones.

**What are the legal documents that people need?**

## **Financial Power of Attorney or Durable Power of Attorney**

- Gives that person the ability to handle the individual's finances, do their banking, write checks, make deposits. This avoids the court having to go through a guardianship proceeding to take away the rights of the Alzheimer's patient in order to appoint another person or lawyer to handle the patient's financial affairs.

## **Living Will**

- Specifies what life-sustaining treatment may or may not be available according to the signed wishes of the patient if the person is in a terminal condition. It may specify whether any other individual is named to make decisions for that person in an end-of-life situation and whether they must be bound by the terms of the Living Will.

## **Health Care Power of Attorney**

- Gives the person named in the document the right to receive medical information and records of the patient and make decisions, but does not apply when the patient is in a terminal condition.
- The Living Will is the document that applies when the person is in a terminal condition.

## **Will**

- Indicates how a person's estate and assets are to be distributed upon their death. It may include funeral and burial arrangements. It will normally appoint an executor to handle the affairs of the person after death.

## **Living Trust or Revocable Trust**

- Is a substitute for a will which avoids going through the court process known as probate when you die. In many instances the estate costs less since probate is avoided. Further, the details of

**the estate are not available to the public. The individual or in the case of a couple, individuals, who set up the trust are the sole owners of the trust, and manage your real estate and assets during your lifetime. You also choose an alternate person to manage it in the event that the trustees are not able to do so. Changes to the trust language can be made at any time and real estate can be bought or sold. The trust also is advantageous over a will if you own property in different states.**

## Overview of Medical, Legal and Financial Planning Documents

Medical Document	How it is Used
Living Will	Sets forth instructions on what medical procedures should be withheld if the person is in the treating physician's opinion terminally ill with no hope of recovery or comatose. May also appoint a person or person to make such end-of-life health care decisions.
Durable Power of Attorney for Health Care	Document appointing a person to receive medical records and make health care decisions but not when the person is terminally ill (not end-of-life health care decisions).
Legal/Financial Document	How It is Used
Will	Document that sets forth how a person's assets are to be distributed upon their death.  Normally appoints a person called an executor to manage the estate after death.
Financial Power of Attorney	Document that appoints a person(s) to handle the financial affairs of a person during that person's lifetime normally with the power to do their banking, sell their real estate, etc.
Living Trust	This is an alternative for a will, normally prepared by a person or couple who want to avoid the court process known as probate. It may be less costly since it avoids probate fees. It also keeps the information of the estate private, as opposed to a will that becomes a public record.

## MYTHS OF ALZHEIMER'S DISEASE

**1. We all lose parts of our memory as we age.**

**Not True.** We might forget the name of a movie we saw but Alzheimer's is not just an occasional memory loss. It is a serious disease that causes your brain cells to malfunction and die. However, sometimes the memory loss can be caused by vitamin deficiencies, medication side effects, or other conditions or another type of dementia

**2. Alzheimer's disease will not be fatal.**

**Not True.** The end stage of Alzheimer's will result in a person's inability to many times eat, talk, walk, be able to return home, control his or her bodily functions, interact with others. It will fatally attack the person's brain cells and cause memory and behavior changes.

**3. Alzheimer's only attacks older people**

**Not True.** Statistics indicate that of the 5.4 million people living with Alzheimer's in the United States, 200,000 of them are under age 65 with younger early onset Alzheimer's and 5.2 million people are age 65 and over.

**4. Brain games can delay or prevent Alzheimer's disease.**

**Undetermined.** Though many companies are selling "brain games" and programs to seniors to keep their mind stimulated and active promising that these will keep them from getting Alzheimer's, there is no actual proof that this is true. Doctors are still recommending to their older patients that they keep their minds active with activities such as crossword puzzles and other brain-stimulating activities.

**5. The artificial sweetener "aspartame" causes Alzheimer's.**

**Undetermined.** There is little or no scientific evidence to indicate that aspartame causes Alzheimer's.

6. Tylenol and ibuprofen cause Alzheimer's.

Undetermined. There is no evidence that over-the-counter non-steroidal anti-inflammatories such as Tylenol or ibuprofen cause Alzheimer's.

7. Treatments are available to stop the progression of Alzheimer's.

Not true. Alzheimer's is a progressive disease and therefore treatments cannot stop the progression—they may slow it down or manage the disease.

## Six Risk Factors for Alzheimer's

### ■ Age

- Increasing age is the most widely recognized risk factor for Alzheimer's disease. It is not normal for people to develop Alzheimer's as they age; however, there is an increased risk of Alzheimer's after age 65. Half of people over 85 years of age have Alzheimer's.

### ■ Family history and genetics

- There is an increased risk of developing Alzheimer's if a first-degree relative—a parent or sibling—has the disease. Researchers have identified rare mutations or changes in three genes that just about guarantee that individuals who inherit them will develop it. But these mutations only account for less than 5 per cent of Alzheimer's disease. Other risk factors have not been substantiated.

### ■ Female gender

- Since women live longer, they are in part more likely to develop Alzheimer's disease.

### ■ Mild cognitive impairment

- People who have memory problems or other symptoms of cognitive decline beyond those expected for their age, but not classified as dementia are termed “mild cognitive impairment”. They bear a higher risk of later developing dementia.

Cultivating an active and healthy lifestyle may delay or prevent the progression towards dementia.

### ■ Past head trauma

- People who have suffered severe or repeated head trauma appear to have an increased risk of Alzheimer's disease.

- Lifestyle

- Although there is no scientific evidence that one's lifestyle can reduce the risk of Alzheimer's, the following factors may increase the chance that one will develop Alzheimer's.
  - Lack of exercise
  - Smoking
  - High blood pressure
  - High cholesterol
  - Poorly controlled diabetes
  - Diet lacking in fruits and vegetables
  - Lack of social activities

Although there is no scientific proof, it is widely believed that adopting a healthy lifestyle and changing these risk factors will delay or prevent the disease.

## **FOR MORE INFORMATION:**

### **Alzheimer's Disease Education and Referral (ADEAR) Center**

PO Box 8250

Silver Spring, MD 20907-8250

1-800-438-4380

[www.nia.nih.gov/alzheimers](http://www.nia.nih.gov/alzheimers)

### **Eldercare Locator**

1-800-677-1116

[www.eldercare.gov](http://www.eldercare.gov)

### **National Institute on Aging Information Center**

PO Box 8057

Gaithersburg MD 20898-8057

10800-222-2225 (toll free)

1-800-222-4225 (TTY/toll free)

[www.nia.nih.gov/health](http://www.nia.nih.gov/health)

[www.nia.nih.gov/espanol](http://www.nia.nih.gov/espanol)

### **National Library of Medicine**

**Medline Plus**

<http://medlineplus.gov>

Search for:

“Advance Directives”

“End-of-Life Issues”

**NIHSeniorHealth**

[www.nihseniorhealth.gov](http://www.nihseniorhealth.gov)

**AARP**

601 E Street, NW

Washington DC 20049

1-800-OUR-AARP (1-888-687-2277)

[Http://www.aarp.org/relationships/caregiving-resource-center/info-10-2010/lfm\\_advance\\_directives\\_ginzler\\_video.html](http://www.aarp.org/relationships/caregiving-resource-center/info-10-2010/lfm_advance_directives_ginzler_video.html)

## **Aging with Dignity**

PO Box 1661

Tallahassee FL 32302-1661

1-800-594-7437

[www.agingwithdignity.org](http://www.agingwithdignity.org)

## **Alzheimer's Association**

225 N Michigan Ave Suite 1700

Chicago IL 60601-7633

1-800-272-3900 (toll-free)

1-866-403-3073 (TDD/toll-free)

[www.alz.org](http://www.alz.org)

## **American Bar Association**

Commission on Law and Aging

740 15<sup>th</sup> Street, NW

Washington DC 20005-1022

1-202-662-8690

[http://www.americanbar.org/groups/law\\_aging.html](http://www.americanbar.org/groups/law_aging.html)

CONTACT NANCY BUSCH FOR A CONSULTATION  
AT 610-432-3337.

See how important our legal plans are for your family  
and how we can save you from making important  
mistakes.

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