



Elder Care Law and You: How Senior Citizens, Their Children, and Guardians Can Ensure a More Comfortable Old Age

Deirdre R. Wheatley-Liss

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More and more seniors in the United States need care as their health fails and their assets dwindle. The “Greatest Generation” and the “Silent” generation that followed are living longer than ever, threatening to exhaust society’s resources as well as their own. And aging Baby Boomers will create a demographic bulge never before seen, requiring smart planning both for themselves and society.

Elder Care Law and You, by Certified Elder Law Attorney Deirdre Wheatley-Liss, helps you do that smart planning. It helps you navigate the minefield of assisted living, healthcare, elder asset protection, and more. It also shows how to gain and employ power of attorney and health care proxy status to make good decisions for those who can’t.

Planning for a satisfying old age can be incredibly complex. For example, even as nursing homes can cost up to \$10,000 a month for basic care, there are strict rules about how you can spend your money on long-term care and how to qualify for benefits to assist you in paying for it. Uninformed decisions can result in a total loss of long-term care benefits that would otherwise ensure a comfortable old age. Then there’s the difficult issue of who will make financial and health-related decisions when an aging parent’s mind or body start to give out.

This book will not only educate you about the law and regulations regarding elder care in straightforward language, but it gives you advice and tips to use them to your advantage. It also details how to use tools available to protect family wealth like asset transfers, life estates, irrevocable trusts, care agreements, annuities, and promissory notes. And since you can’t do it alone, the book profiles the professionals who work with seniors and their families and how each can help.

Together with Deirdre Wheatley-Liss, you will learn how to protect assets, ensure good health care, live independently as long as possible, and get the help you need when you need it. If you’re a child of elderly parents or acting as guardians, it will help you ensure mom and dad maintain their well being and dignity well into old age.

What you’ll learn

- How to finance long-term care legally (through assets, long-term care insurance, Medicare, Medicaid, veterans benefits)
- Planning techniques for long-term care to avoid or minimize a mandated spend-down of assets
- Resources available to help seniors age in place and how to make use of them
- Gaining power of attorney and health care proxy to make decisions for those who can't
- How to protect your wealth for succeeding generations

- How to prepare for the transition from home living to long-term care
- Whom you can partner with to help you or your loved ones age with dignity

Who this book is for

- Active seniors who are concerned about how to plan for their own possible long-term care needs (older baby boomers and the traditionalist generation above them)
- Baby boomers and older Gen X members who either find themselves caring for their parents or fear needing to do so in the future
- Families who must educate themselves quickly to make decisions to address a change in an elder's health circumstance
- Professionals involved in the growing elder care field who need to know the basic rules of the road

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John Buckner:

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Joe Garner:

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Terry Buehler:

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