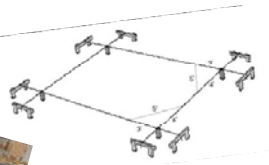


Caregiver Voices:

*Authority to speak and
Important Issues*



First Things First Laying Foundation



What values apply?

Planning for Life

- Needs change over time
- Plans need to be updated
- **Life needs come before death planning**
- Gift last, not first
- Don't be afraid to ask "Why"

A good plan should help:

- Budget for Retirement
- Find, get and pay for good care
- Facilitate health care decision-making
- Manage Assets and Increase Income
- Protect assets
 - For your needs; and
 - Surplus assets for heirs

Good Planning can help you navigate the health care maze



Planning for Incapacity

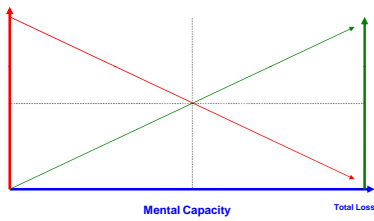


Who makes decisions?

Co-operative Effort

Client Preferences for
Quality of Life

Caregiver Preferences
for Quality of Care



Purpose of Documents

- **To appoint**
 - An AGENT
 - With AUTHORITY to act

Money & Property

Financial Powers of Attorney

- **Can be**
 - General/Durable
 - Limited

General Powers of Attorney

- POAs can authorize *almost* anything
- Can be:
 - VERY helpful when used properly
 - License to Steal when abused
- POAs can be revoked

Authority but NOT Control

Select an agent you trust

Health Decisions

Advance Directive for Health Care

- New Georgia form
- Combines old health care power of attorney and living will
- Old forms still valid

Power of Attorney for Healthcare

- Creates a voice
- Designates who will talk to doctors when you can't
- Everyone should have one

Don't hide them

Health Values

Living Wills

- Statutory form
- Not effective until
 - You are incapable of making your own decisions and
 - You are either terminally ill or are in a persistent vegetative state
- No voice

Living Wills don't make informed decision

Federal Patient Self-Determination Act

- Applies to all Medicare and Medicaid provider organizations
 - Essentially, all hospitals, nursing homes, home health agencies and hospices

Federal Patient Self-Determination Act

- Must provide written information at time of admission regarding health care decision making rights under state law including
 - Right to accept treatment
 - Right to refuse treatment and
 - Right to formulate advance directive
- Treatment CANNOT be conditioned on executing an advance directive

Guardianship

Medicaid

Eligibility

- Categorical
- Medical
- Financial
 - Income
 - Assets

Eligibility – Must examine the estate

Assets

Countable

- Single - Less than \$2,000
- Married - Less than the resource allowance
- Unless and asset is exempt, it is probably countable

Exempt

Giving assets away

Estate Recovery

Estate Planning

- Traditional Estate Planning focuses on death
- Longer life forces a change in focus

A WILL

- **Definition:**
 - "A document that designates how a deceased person's estate will be divided"



Everyone needs a Will

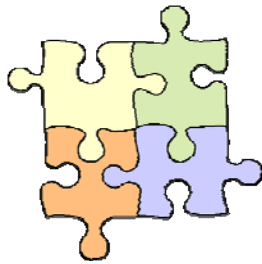
- Who gets your toys when you die
- Who will be Guardian for minor children
- Even if you have a Trust, you *still* need a Will

Do you need a lawyer?

WHAT IS PROBATE

- **Definition:**
 - **“A Court Supervised Procedure for Transferring the Deceased Person’s Estate to His or Her Beneficiaries.”**

Good Planning puts all of the pieces together



The Right Way

Questions
And
Answers

706-428-0888
