



# Full Life Care Planning.

## What It Is and How To Do It.

By Derryl H. Molina, Esq.

The primary goal of Full Life Care Planning is to educate and motivate families as to the need for and means of developing a long term plan for their family members.

Anyone who does not succumb early to accidents or disease will eventually diminish in their ability to care entirely for themselves. A Full Life Care Plan allows individuals to maintain stability in their lives and to assure themselves of a good quality of life when they are no longer able to be their own main caregivers.

Here are some of the services on which a Life Care Planner can give you advice:

- Personal Care Management, Guardianship, Conservatorship and Dispute Resolution
- Non-Medical Home Care
- Home Maintenance and Cleaning, Remodeling, Yard Work
- Veterans' Benefits
- Geriatric Health Care
- Reverse Mortgages
- Elder Law Advice; Medicaid (Medi-Cal) Advice
- Planning: Estate, Tax, Trust Management, Retirement, End-of-Life
- Search for a Care Facility, Relocation and Real Estate Services
- Adult Day Care
- Insurance Products and Financial Advice
- Funeral and Burial Instructions

### A FULL LIFE CARE PLAN SHOULD INCLUDE THE FOLLOWING:

- Estate Planning – making a Will or a Trust, nominating a Guardian for underage children, appointing a Conservator in case of incapacity
- Medical Care Planning – subscribing to health and long-term care insurance, establishing eligibility for SSDI and Medi-Cal, learning about home health care providers and institutional care providers
- Disability Planning – Special Needs Trusts and understanding of SSDI
- Long Term Care Planning – determine whether to utilize your investments or purchase long term care insurance
- Tax and Gift Planning – included in or apart from the Estate Plan. May include irrevocable trusts to preserve assets and other wealth management techniques

Having a Life Care Plan provides families with the peace of mind in knowing they have done what they can to have the best possible life.

Although research shows that at least 70 percent of Americans want to be at home with loved ones in their last days on earth, only about 25 percent actually die at home – for lack of planning.

See where you are in the process of completing your Full Life Care Plan? Peruse the checklist below and make sure you have completed all four steps. The client comments before each suggestion demonstrate the need for the action that follows.

### Full Life Care Checklist

**Client comment:** "It's in the house somewhere."

**Client comment:** "I don't know where the deeds for my six properties are and I don't know exactly what stocks I own but I'm sure I won't need to pay any estate tax." To solve this problem, follow the advice below:

**Gather Information for Decision-Making.** Talk with your doctor, family, close friends and other trustworthy advisors about your healthcare wishes, questions and concerns. Your attorney will give you a list of what documents to bring to your consultation and how to maintain important documents for handy access.

**Client comment:** "It was hard to make those decisions about end of life and burial preferences but I feel so much better now that we have

finished our Advance Health Care Directive.” Amen! You can feel better, too, if you follow the below suggestion.

**Prepare Your Advance Health Care Directive.** Your attorney can explain your options and discuss your wishes in order to prepare an Advance Health Care Directive. Keep a personal copy in a safe and accessible place, and give copies to doctors, hospitals, relatives and other persons involved in your care. Your Advance Health Care Directive should address Palliative Care/ Pain Management and Hospice Care.

**Client comment:** “I had told him for 30 years that we had to make a trust and he finally agreed. But then he went and died before we signed the trust and now I have to go through probate.” Yes, the Estate Plan would have prevented this.

**Client comment:** “My kids are worried that I’ll need Medi-Cal and that the government will take my house after I’m gone.” Indeed, Medi-Cal planning will solve this situation.

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**Prepare an Estate/Financial Plan.** See a financial adviser to develop an Estate/Financial Plan that will help protect the long term health of your assets. It is important to know what kind of financial assistance you may be able to receive under health, life and long term insurance plans, under disability insurance plans and under Medicare/Medicaid Benefits (Social Security Administration).

Determine in advance your wishes for the uncomfortable subject of funeral arrangements. Making plans now helps the survivors in their time of grief and insures that your wishes are carried out.

**Client comment:** “I took this Will out of the safe deposit box. There are a few pages missing but it’s all I have.”

**Client comment:** “After Mom died, we had to pay to drill out the lock on the safe deposit box to get the Will and when we got inside, there was no Will.”

**Keep Information Safe and Accessible.** Your best plans will not be any good unless you and others can refer to them. A trust binder tucked into a fireproof safe bolted to the floor of your closet is an excellent spot to keep your valuable documents. The combination to the safe can be kept in your safe deposit box and your future or actual agents can be told where and how to access the documents.

Completing the steps on the checklist will give you a Full Life Care Plan but the checklist is not intended as legal advice. For questions about the checklist, please consult your physician, financial adviser, lawyer or any other appropriate person.

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