Planning For Your Future

Lisa Mooney, LCSW
HDSA Northern California Chapter Convention
HDSA Center of Excellence @ UC Davis Health

May 20, 2017
Topics of Discussion

- Advance Care Planning
- Financial Planning
  - Long Term Care Insurance
  - Government Benefits
- Community Resources
Purpose of Future Planning

- To ensure that you are treated and cared for according to your values, wishes and beliefs
- Ease the burden on loved ones from having to make difficult decisions without knowing what you would want
- Prevent unnecessary stress, frustration and feelings of guilt
ADVANCE CARE PLANNING
Advance Care Planning

- Process of discussing, preparing and documenting your wishes and preferences as related to your future medical care
  - Advance Health Care Directive
  - Physicians Order for Life Sustaining Treatment (POLST)
  - Living Will
- This will be an ONGOING process.
- Can often times be difficult to discuss, but it is necessary!
Topics to Consider

- Medical Preferences:
  - Pain management
  - Artificial nutrition and hydration
  - Intubation
  - Resuscitation
  - Dialysis
  - Antibiotics
  - Medication
  - Surgery
  - Treatments you would NOT want
Topics to Consider (cont.)

- Where do you want to be cared for
  - Home
  - Community

- What is important to you at the end of life?
  - Having friends/family visit often
  - Being pain free
  - Dignity and Quality of Life
  - Having closure
  - Religious/Spiritual Preferences
Topics to Consider (cont.)

- Who do you TRUST to make decisions and follow your wishes if you cannot communicate them yourself?
  - Spouse
  - Children
  - Friend

- Financial Decisions -- how will your care be funded?
  - Long term care insurance
  - Government benefits
Topics to Consider (cont.)

- After death preferences
  - Body, brain or organ donation
  - Burial/cremation
  - Funeral/Memorial/Life Celebration
Tips to Starting the Discussions

- Confront and understand any fears you might have associated with death, end of life
- Start discussions by talking about a recent death or something you saw on t.v./movie
- Speak openly and honestly about your beliefs, values, hopes and fears
- Ask questions about what to expect in regards to your current health condition
- Research the care options, support and available resources in your area
Gathering Information

May involve discussions of any questions, concerns, preferences with:

- Loves ones (trusted family, friends, children, etc)
- Physicians
- Social worker
- Lawyer
- Financial advisor
- Religious/spiritual advisor
Documentation

- Living Will
- Advance Health Care Directive
  - Intensity of Care Form
- Physician Order for Life Sustaining Treatment (POLST)
- Pre-Hospital Do Not Resuscitate Form
- Medic-Alert Bracelet with medical conditions and DNR status (if determined)
Documentation Resources

• Advance Health Care Directive
  ◦ California Hospital Association
    • www.calhospital.org/publications/free-resources/forms-handouts

• POLST
  ◦ Coalition for Compassionate Care
    • www.finalchoices.org/polst.php

• Pre-Hospital DNR Form
  ◦ California Emergency Medical Services Authority
    • www.emsa.ca.gov/personnel/DNR_faq.asp

• Medic Alert Bracelet
  • www.medicalert.org
Choosing a Power of Attorney

- Power of Attorney for Health Care
- Health Care Agent/Surrogate/Proxy
Choosing a Durable Power of Attorney (cont.)

- Consider selecting person(s) who is:
  - 18 years or older
  - Responsible
  - Trustworthy (will carry out your wishes as expressed)
  - Shares your values and beliefs about medical care and dying
  - Willing to accept responsibility and be available to make difficult decisions
Power of Attorney Responsibilities

- Make any medical decisions when you cannot
  - Including consent to start, continue or withdrawal care/treatment.
- Interpret and define your documented wishes
- Rehabilitation and Placement Decisions
- Apply for medical benefits
- Donation of body, brain, organs
When does POA become effective?

- Terms: Competency vs. Capacity
- POA is effective when a medical assessment has determined you do not have CAPACITY to make the decision
Important Reminders

- You may change your wishes and/or your Power of Attorney at any time
- To ensure your wishes are followed, make sure you have ongoing discussions and DOCUMENT what you want
Advance Care Planning Resources

- Family Caregiver Alliance
  - www.caregiver.org

- Caring Connections
  - www.caringinfo.org

- Coalition for Compassionate Care of California
  - www.finalchoices.org

- Center for Health Care Decisions
  - www.sacdecisions.org
FINANCIAL PLANNING
Financial Planning

- Long Term Care Insurance
- Government Benefits

Other options:
- Living Will & Special Needs Trust should be discussed with an Attorney in that field.
Facts

• Medical insurance such as Medicare, DO NOT provide Long Term Care benefits.
  • Most insurance covers a short term (100 day) stay at SNF for rehabilitation

• Medi-Cal or Long Term Care Insurance is the ONLY insurance that has a long term care benefit.
What Long Term Care Covers

- As with any insurance coverage and benefits will depend on the policy you purchased.
- Long Term Care Insurance can cover:
  - In-home assistance with Activities of Daily Living  
    - (dressing, bathing, grooming, meal preparation, light housekeeping, etc)
  - Adult Day Health Care
  - Out of Home Placement  
    - Skilled Nursing Facility or Assisted Living Facility
<table>
<thead>
<tr>
<th>Service</th>
<th>Sacramento</th>
<th>San Francisco</th>
<th>Redding</th>
<th>Fresno</th>
<th>Stockton</th>
<th>Santa Cruz</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homemaker Services (In-Home Assistance)</td>
<td>$4,195</td>
<td>$4,624</td>
<td>$4,099</td>
<td>$3,432</td>
<td>$3,442</td>
<td>$4,385</td>
</tr>
<tr>
<td>Adult Day Health Care (ADHC)</td>
<td>$1,690</td>
<td>$1,733</td>
<td>$1,950</td>
<td>$1,650</td>
<td>N/A</td>
<td>$3,467</td>
</tr>
<tr>
<td>Assisted Living Facility (Private 1 bedroom)</td>
<td>$3,350</td>
<td>$4,000</td>
<td>$3,250</td>
<td>$3,750</td>
<td>$2,905</td>
<td>$4,200</td>
</tr>
<tr>
<td>Skilled Nursing Facility (Semi-Private Room)</td>
<td>$7,756</td>
<td>$12,532</td>
<td>$7,498</td>
<td>$6,722</td>
<td>$6,577</td>
<td>$6,722</td>
</tr>
<tr>
<td>Skilled Nursing Facility (Private Room)</td>
<td>$8,669</td>
<td>$17,094</td>
<td>$8,060</td>
<td>$7,026</td>
<td>$9,349</td>
<td>$7,452</td>
</tr>
</tbody>
</table>

Long Term Care Insurance

- Should be purchased in early adulthood, when in good health.
  - Chronic conditions will likely exclude you from eligibility OR could significantly increase premiums.

- Make sure to discuss how much of the care will be covered and how do you file a claim for the benefits.
  - Maximum daily financial benefit
  - Maximum policy benefit
LTC Insurance Resources

- National Clearinghouse for Long Term Care Information
  - www.longtermcare.gov

- National Advisory Center for Long Term Care Insurance
  - www.longtermcareinsurance.org

- Health Insurance Counseling and Advocacy Program (HICAP)
  - www.cahealthadvocates.org

- California Partnership for Long Term Care
  - www.rureadyca.org

- California Department of Insurance
GOVERNMENT BENEFITS
Government Benefits

- California State Disability Insurance (SDI)
- Social Security Disability Insurance (SSDI)
- California Paid Family Leave Insurance Program (PFL)
- Family Medical Leave Act (FMLA)
California State disability insurance (sdi)

- Employment Development Department (EDD)

- BENEFITS:
  - Paid compensation for wages lost due to disability

- ELIGIBILITY
  - Employed prior to disability
  - Paid into SDI
  - Unable to work
Social Security Disability Insurance (SSDI)

- Social Security Administration

**BENEFIT:**
- Paid compensation for inability to work due to long term disability

**ELIGIBILITY:**
- Worked and paid Social Security taxes for enough years, with some having been paid in recent years.
- Meet definition of “medically disabled”
California Paid Family Leave (PFL) Insurance Program

- Administered by EDD

**BENEFIT:**
- Paid time off to care for a loved one
- Up to 6 weeks of leave in 12 month period

**ELIGIBILITY**
- Employed and covered by SDI
- Exhausted vacation, sick or other paid time off
Family Medical Leave Act (FMLA)

- US Dept of Labor’s Employment Standards Administration, Wage & Hour Division

- BENEFIT:
  - Up to 12 weeks UNPAID time off during a 12 month period for specific or medical reasons.

- ELIGIBILITY
  - Employed by a covered employer
  - Worked in this job for 12 months.
HOW TO FILE FOR SSDI
Getting Started

- Decide how you are going to file
- Keep journal of the progression of your symptoms
- Print application forms
- Have all supporting information available
Medical disability definition

• The inability to engage in SGA because of medically determinable physical or mental impairment(s):
  ◦ That can be expected to result in death
  ◦ Has lasted and is expected to last longer than 12 months.
Medical disability evaluation criteria

- Are you working?
- Is your medical condition severe?
- Is your medical condition in the list of disabling impairments?
- Can you do the work you previously did?
- Can you do any other type of work?
11.17 Neurodegenerative disorders of the central nervous system, such as Huntington’s disease, Friedreich’s ataxia, and spinocerebellar degeneration, characterized by A or B:

- A. Disorganization of motor function in two extremities (see 11.00D1), resulting in an extreme limitation (see 11.00D2) in the ability to stand up from a seated position, balance while standing or walking, or use the upper extremities.

OR

- B. Marked limitation (see 11.00G2) in physical functioning (see 11.00G3a), and in one of the following:
  - 1. Understanding, remembering, or applying information (see 11.00G3b(i)); or
  - 2. Interacting with others (see 11.00G3b(ii)); or
  - 3. Concentrating, persisting, or maintaining pace (see 11.00G3b(iii)); or
  - 4. Adapting or managing oneself (see 11.00G3b(iv)).
Approval/denial of application

- Disability Determination Services (DDS)
  - Decide if your medical condition meets Social Security law
  - Will use medical evidence from your doctors, hospitals, clinics

- Notified via mail of decision
Resources

- www.ssa.gov
- 800-772-1213
- Local Social Security Office
COMMUNITY RESOURCES
Community Resources

- **Support Groups**
- **Caregiving Assistance:**
  - In Home Care Assistance Agencies
  - Adult Day Health Care
  - Skilled Nursing Facilities, Assisted Living or Board and Care
- **Legal Assistance**
- **Transportation**
Community Resources

- Del Oro Caregiver Resource Center
  - www.deloro.org
    - Education Classes; support groups; Respite for caregivers; short term counseling, legal consultation

- Huntington’s Disease Society of America (HDSA)
  - www.hdsa.org
    - Education, Advocacy, Research

- HDSA Center of Excellence @ UC Davis
  - https://www.ucdmc.ucdavis.edu/huntingtons/
Community Resources (cont.)

- **Senior Centers**
  - [http://www.careforcalifornia.net/list11_ca_senior_centers.htm](http://www.careforcalifornia.net/list11_ca_senior_centers.htm)
  - Social activities, classes, support groups
- **California Care Planning Council**
  - [http://www.careforcalifornia.net/index.htm](http://www.careforcalifornia.net/index.htm)
  - Extensive website with resources about aging, planning for the future, caregiving resources, etc.
So Now What???

PRACTICAL STEPS....
Gather Information

- Identify people you trust to be involved in your financial and medical care
- Gather all sources of documents already prepared and place together
  - Include both financial and medical
- Identify areas you feel are important to be discussed and documented
- Utilize community resources, get details about eligibility, costs, etc.
Organize

- Designate and file or binder to store all important documentation and resources
- Store in protected place, but one that is easily accessible
- Tell trusted family/friends where this information is located
Organize (cont.)

• Consider completing a Personal Health Record
  ◦ Used to organize and have medical health information readily available
  ◦ Can be completed using on-line software or notepad
  ◦ Contains all necessary information about your health history and current medical treatments
  ◦ Can assist with beginning the discussion about your medical preferences
Documentation

- Living Will & Trusts
- Advance Health Care Directive
- Physician Order for Life Sustaining Treatment (POLST)
- Medical Alert Bracelets
- Financial Power of Attorney
Conclusion

- Planning and communicating is an important step to ensuring that your loved ones know and understand your wishes.
- It can ease worry, family conflict, burden, stress and frustration.
- Community resources are available to help.
Contact Information

- Lisa Mooney, LCSW
  - Tel: 916-734-6277
  - E-mail: lmooney@ucdavis.edu

- QUESTIONS???