

# LONG TERM CARE IS NOT ABOUT INSURANCE

My dad died on January 4, 2013. That left my 83-year-old mom alone in the home in which my parents raised my sister and me. To break up the long day alone, we hired Susan, a family friend to spend an hour or two each day with her. This was informal care but nevertheless very important to us. It seemed that this arrangement could work for the time being. She would take her food shopping, to doctor appointments, to a Friday social club twice a month, and mostly just keep her company. But mom was still alone 22-23 hours per day, and all day on Sundays. She would pass the time by mostly watching TV. She got almost no exercise and had very little interaction with other people. Preparing meals turned into microwaving frozen dinners and cereal. Mom started to show some signs of depression. It wasn't safe or healthy for her to be alone, but this is what she wanted.

To ensure she'd get immediate help in an emergency, we contracted with one of those services where she'd have a red button throughout the house and one around her neck. Push the button and help would be able to speak to her wherever she was, contact my sister and me, and dispatch an ambulance if necessary. And over the past three years, it did, many times, often in the middle of the night. Difficulty breathing, couldn't urinate, incoherence, anxiety, whatever...it meant driving to the local hospital. Sometimes the stay was hours, other stays were days, some a week or more. Regardless, this was no way to live; not for my mom, not for me or my sister. But we stuck it out and increased Susan's hours.

I pushed for assisted living but decisions were made in a majority rule method and I lost. You hear that everyone would want to stay in their home so maybe a skilled, licensed home health care provider would make sense. But unless we had someone actually live there, my mom would be alone a good part of the day anyway.

Mom's ability to take care of herself, move around, manage her medications, and stay healthy continued to diminish and the last 1:30 am call was the final straw. This was no way for my mom or her children to live. I had scoped out an assisted living facility and for mom's wellbeing, took charge and

insisted we take a tour. Finally, everyone was in agreement that this was necessary.

I approached my mom that this was the best option for her and us. That there would be people around her at all times to watch her, manage her medications, get her to participate in activities, and eat right. She would have her own apartment; we'd move in her furniture, pictures, clothes, etc. It would seem familiar. By the time the conversation was over, mom agreed.

Assisted living is expensive. So I did a financial comparison of living home, paying property taxes, gas and electric, water, insurance, food and other consumables, and custodial care, to the daily cost of an assisted living facility where all that is covered and more. It really was close. Factor in that we purchased a Long Term Care insurance policy for mom and dad 20 years ago for which mom qualified for benefits. Those benefits offset even more of the expense and it's almost a wash. The peace of mind knowing mom is being taken care of and actually smiling is well worth the difference. So while our decision was mostly safety and quality of life, having a policy that offset much of the cost made the decision that much easier.

Fast forward to today. Mom is settled in. She smiles all day, is around a wonderful staff, happy residents, gets fed gourmet meals, has her nails done, gets massages, exercises, dances (albeit from a chair), has her bed made, and apartment cleaned. Now at age 86, she can relax and enjoy her day. And now my sister and I can relax. What a weight lifted off our shoulders. So now when we visit, we can focus on the good things and have quality time with her.

*Ed Gaelick CLU, ChFC, established PSI Consultants, LLC, where he specializes in company sponsored employee benefits, business planning and personal insurance. Throughout his career, Ed has received many of the highest professional honors awarded in the insurance industry. His integrity has earned him great respect from his clients, staff and business associates. His knowledge has made him a sought after speaker.*

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