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Long-Term Care Resources to Help Our Elders During the Holiday Season

Finding long-term care for seniors during the holidays presents unique challenges. This period, often marked by festivities and family gatherings, can accentuate the need for reliable, compassionate care for elderly family members. The task of locating appropriate care becomes more pressing and complex, as the holiday season can impact the availability of services and caregivers. With careful planning and the utilization of various resources, however, families can navigate these challenges effectively.

Our goal is to help you explore a range of resources and strategies to identify suitable long-term care options for seniors. From understanding different types of care facilities to leveraging community resources and online tools, we will delve into how families can find the best possible care solution. Additionally, we want to discuss the financial aspects of long-term care, providing insights into funding options such as savings, insurance, public programs like Medicaid, and the role of elder law attorneys.

The holiday season, despite its demands, should not be a barrier to securing quality care for seniors. Instead, with the right information and support, it can be a time when families come together to make thoughtful, informed decisions about the long-term well-being of their elderly loved ones. The first step is to find the right support that can meet the individual needs of the senior. Consider these alternatives:

- **Local Aging Agencies.** Many communities have local agencies on aging, which can provide a wealth of resources for senior care. These agencies often have lists of vetted long-term care facilities and home care providers.
- **Online Directories and Websites.** Websites like A Place for Mom, Caring.com, and the National Institute on Aging provide directories of long-term care facilities. They also offer resources and articles to help families make informed decisions.
- **Healthcare Providers.** Discussing your needs with a healthcare provider can lead to recommendations for reputable local care facilities or home health agencies. They can also advise on the level of care needed.
- **Social Workers and Geriatric Care Managers.** Professionals in these fields specialize in elder care and can help navigate the complex landscape of long-term care options. They offer personalized assistance and can help tailor care to specific needs.
- **Support Groups.** Connecting with local or online support groups for caregivers can provide personal recommendations and insights based on others' experiences.
- **The Role of the Elder Law Attorney.** Elder law attorneys specialize in legal issues affecting the elderly and can provide valuable advice on planning for long-term care costs. They can help in structuring assets and income to meet eligibility requirements for public assistance programs like Medicaid. While the first hurdle may be to find the care you need, the second issue is determining how to pay for it. Financing long-term care requires a multifaceted approach which your attorney will be able to help you navigate.

Finding long-term care for a senior during the holidays requires thorough research and careful consideration. Utilizing the resources available and seeking advice from professionals can help ease the process and ensure that your loved one receives the best possible care during this special time of the year.

We know this article raises more questions than it answers. As an estate planning and elder law firm, we urge our clients to take advantage of these tools and resources, ensuring comprehensive financial health and security. We want to help you protect your aging relatives. We encourage you to contact us and schedule a meeting with attorney Alan Hougum today.



Are There Times When My Power of Attorney May Not Work?

Were you aware that the Wisconsin power of attorney (also referred to as a POA) is a powerful Wisconsin estate planning tool? With the use of this legal document you are able to grant someone you trust the legal authority to act on your behalf in a variety of circumstances, ranging from paying your mortgage while you are away to handling your investment accounts.

However, are there times when my power of attorney may not work? What happens when my power of attorney is not even recognized? We know that the consequences can be both personally and financially devastating. We want to explore the potential outcomes and assist you in finding ways to protect you, your loved ones, and your legacy.

1. You may lose important opportunities to invest in your legacy. Your non-functional power of attorney may delay critical decisions, especially if there is a time-sensitive opportunity to manage your assets, investments, or other financial avenues. Buying a crucial property, selling assets at the right market price, making business decisions, or allocating funds to a philanthropic cause are just a few of the moments that could define your legacy. But without a valid legal document in place, these moments may be lost forever, thus altering the legacy you intended to leave behind.

2. You may have the court take over. What would happen if you became incapacitated? If your power of attorney is not functional or not yet set up, the court may have to step in to decide who will make decisions on your behalf through a guardianship process. This is both a time-consuming and expensive procedure. More appalling, the court-appointed guardian may not necessarily be someone you would have chosen. Be aware that this person could make choices that you might not agree with, regarding your health, finances, or other personal matters.

Another very important consideration is not having a “durable” power of attorney can cause this to happen. A power of attorney is not able to act unless you have provisions in place making it “durable.” Or, in other words, able to be used when you can no longer make decisions for yourself which is exactly when you need it to.

3. You may cause emotional and financial strain on loved ones. When a power of attorney does not work, it can place a significant emotional burden on your loved ones. They might have to struggle with tough decisions without your clear guidance, potentially leading to disputes among family members. There may even be fighting over who should be in charge of your person and your finances, which may result in an expensive and timely court battle that we have already shed light on. Sadly, the financial toll can be substantial. From potential legal fees in battling for guardianship to missed financial opportunities, your family may face unnecessary hardships.

4. You may cause the potential downfall of your business and your legacy. An inadequate or non-working power of attorney is particularly perilous for business owners. In the absence of clear decision-making authority, businesses can suffer from stalled operations, contractual breaches, or missed opportunities. For example, a few of the problems that could arise might be that employees are left in limbo, suppliers and partners might become wary, and the reputation of the business could be at stake.

As you can note here, the durable power of attorney is not just a document; it is a shield that protects your interests, your legacy, and the well-being of your loved ones. Making certain of its validity and functionality is paramount. If you have not reviewed your Wisconsin power of attorney recently, or if you are unsure about its effectiveness, now is the time to consult with an experienced Wisconsin estate planning attorney. By choosing to take proactive measures today, you can prevent a cascade of challenges tomorrow. Do not leave your future, and the future of those you care about, to chance.

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Attorney Alan Hougum and his compassionate team will help you protect yourself and the people you love with strategic planning strategies, such as wills, asset protection and trusts, powers of attorney, estate trusts, elder law planning, Medicaid crisis planning, Medicaid eligibility and application, probate and estate administration, avoiding probate, charitable planning and giving, special needs, and estate tax planning. Hougum Law Firm, LLC, serves the entire Wausau, Wisconsin area.

Our office is located in Wausau at 305 S. 18th Avenue, Suite 200, Wausau, Wisconsin 54401. Do you have questions you need answered before or after your appointment? Just let us know! Contact us by email at info@hougumlaw.com or call us at 715-843-5001.