

# What Is a Life Care Plan?

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**T**he Life Care Plan places special emphasis on issues surrounding long life. The Life Care Plan connects your concerns about personal, legal, and financial care needs as you go through the later stages of your life with our knowledge and expertise at Takacs McGinnis Elder Care Law, PLLC.

A Life Care Plan is not a document. The Life Care Plan itself is actually a relationship and the process of planning with us that changes over time as you and your circumstances change over time. Your Life Care Plan can provide the road map that allows you to follow through to achieve your quality of life and care and financing goals.

## ***Your Life Care Planning Law Firm***

A Life Care Plan is a method to manage information about the individual. Families use a Life Care Plan in elder care management as a guide to necessary services and resources and outcome evaluation.

For your Life Care Plan to be successful, all of us must have an understanding of your diagnoses, medical treatment, estimated costs of treatment and services, factors affecting care outcomes, psychosocial implications, and ongoing needs for health care and long-term services and supports. We must be knowledgeable about community resources and eligibility for these resources. Furthermore, we must be able to identify and develop alternatives for care consistent with elder/family needs. A Life Care Plan represents the integration of these issues into a plan to meet individual needs.

## ***Planning Goals***

There are three principal goals of the Life Care Plan that we help you develop and implement:

1. We help make sure that you or your

loved one gets good care, whether that care is at home or outside the traditional home setting. This is the most important of all goals, for it goes to the very heart of your quality of life in your later years. Your Life Care Plan is focused first on your good health, safety, well-being, and quality of life.

2. We help you make decisions relating to your legal, financial, and personal care and special needs. We are your resource of experienced, supportive, knowledgeable, and objective advisors.
3. We help you find sources to pay for good care. We work with you through the maze of choices and options to find the best, or often, the most comfortable solution to the wealth conservation problem created by the need to pay for quality care.

## ***Your Care Questions Answered***

We will help you answer your questions about your choices for health care and long-term services and supports:

- What health care, chronic care, and long-term services are available to me?

How can I get the good care I need and desire, whether in my own home or a child's home, in a residential community or assisted-living facility, or in a nursing home?

- How will financial and health care decisions be made for me if I cannot make them for myself? Who can I rely on to make sure that decisions to be made are the right ones?
- Who will make sure my spouse continues to have a good quality of life if I can't take care of myself?
- If there is a health care crisis, what will we have to do? Where do we turn for the help we need?
- How do I know I am getting good care? Who will advocate and intervene for me to ensure my right to quality health care and long-term care?

### ***Other Questions***

A Life Care Plan answers other concerns:

- How do I assure my financial security as I get older?
- How do I use my resources wisely to take care of myself and my loved ones?
- What public benefits am I entitled to, and how do I qualify for them?
- Should I rely on Medicaid or other government benefits to help pay for my care? How do I apply for benefits?
- What insurance do I need? Should I buy long-term care insurance? Should I join a Medicare Advantage plan?
- How and when should I distribute my assets? Can I save taxes and avoid probate?
- Do I have to spend all of my money on my care, whether in my home or in a residential care facility such as a nursing home? How can I protect my assets to take care of my spouse, to

ensure I get good care, or to leave to my children?

- How do I provide for family members with special needs?

### ***Your Road Map***

Your Life Care Plan will be customized to fit your desires and needs. Your Life Care Plan can then provide you the road map to follow to achieve your care and asset protection goals. And, when changes occur, we stay with you every step of the way to help you shift to another road as it becomes necessary.

Your Life Care Plan therefore includes both elder law and care assessment and coordination services.

### ***Our Website***

Please refer to our website [www.tn-elderlaw.com](http://www.tn-elderlaw.com) frequently to find the latest updates in elder law as well as our community calendar of events.