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Elder law: When your parent is far away and you are trying to care for them

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If you are caregiving from a distance (you live here and your parent or other loved one is in another state, a distant city or as close as an hour away), it can be even more daunting than doing it in your home.

And even if you aren't yet a caregiver, statistics strongly suggest you will be. A recent AARP-National Alliance for Caregiving study estimates almost 42 million U.S. adults are caregivers to recipients age 50 and older. Interestingly enough, only 40% live with the person to whom they are providing care.

Trying to coordinate care needs from afar becomes a trying affair for many. Couple this with the reality as many as 80% of caregivers are working, and you have a stressful situation. Add the COVID-19 pandemic into the mix, and the situation could even be somewhat volatile.

What can one do if faced with this problem? Let's start with looking at legal and financial issues the care recipient may have. For our purposes, we will address only those issues in caring for an adult and not a child or children who may have special needs.

The starting point is to have your loved one authorize you or someone they trust to act on their behalf through both a power of attorney for financial affairs and a health care directive in which you have the authority to receive health information under the Health Insurance Portability and Accountability Act. The act addresses the use, disclosure and protection of sensitive patient health information. The legal documents will allow you to be in a better position to act on the recipient's behalf.

Get the financial talk going! Find out where all their relevant documents — insurance policies (health, life, auto, homeowners and long-term care, if they have it), social security and Medicare cards.

Look for their sources of income, such as those that may be found on tax returns or bank and other financial statements. Gather up family documents, such as marriage licenses, birth certificates and any existing estate planning documents.

Put all this information into a readily retrievable format, such as a binder.

Because you're not going to be on site with your loved one, you need to consider setting up a care plan. What do they need to support them now, if anything? If nothing now, develop a contingency plan for if/when things go south.

A good example of this is a person we know who received a phone call their elderly father in Missouri had just fallen and fractured his hip. That friend's life changed dramatically in an instant. Fortunately, they had a contingency plan in place.

Consider finding a geriatric care manager or social worker to do a needs assessment and help coordinate appropriate services, such as shopping, transportation, medication administration and obtaining help with activities of daily living, such as bathing, toileting, getting in and out of bed, eating and dressing.

Try to get a contact list of neighbors, friends and church members to help you keep in touch and to possibly develop a support system for your loved one. If you're unable to frequently visit, find a way to actually view them when you are having conversations. We think a lot of people have been surprised at how, in a short period of time, a person's appearance/condition can change — and not for the better.

Can they — and you — use technology such as FaceTime, Zoom, etc., as a method for seeing each other during conversations?

Maybe buying them a smartphone and having someone teach them how to use it can be a reasonable, distance-solving solution. (It could be a lot cheaper than frequent airline flights.) Purchase them some form of a medical alert system. Consider using conference calls with your loved one and their caregivers (nurses, doctors, the facility where they may be living), so all parties hear the same thing at the same time and have a forum to have questions answered.

Try to visit them as much as reasonably possible to make your own assessment of their situation. Send them some small gifts as another way of keeping in touch, so they know you still care about them.

As one good friend of ours who is recovering from surgery said, the best gift she had was from a son who lives in San Francisco: a couple of bottles of wine!

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