

{ AGING with an Attitude }

Should you LTC or Not??



By Dorie U. Sugay

Dorie Sugay is the Executive Director of Visiting Angels, a company that provides living-assistance services to seniors and adults-in-need who wish to stay in their own home or receive one-on-one care within a facility.

This article is for informational and educational purposes only. It was written independent of Visiting Angels.

We are at an age when retail stores are using their names as verbs, and in three letters we can communicate, so I am jumping in. Ok, if you have not guessed what LTC is, I am referring to “Long Term Care.” So should you or shouldn’t you LTC?

There are many common misconceptions regarding LTC. For answers, I went to local experts in Gilroy - Jeff Orth of Integrated Financial Benefits Network and Attorney Jim Ward, who specializes in eldercare law and estate planning. (But of course, there are many others who are good local resources).

I am too young for LTC

The youngest client we had at Visiting Angels who needed care 24/7 was 42... dreams shattered by an unexpected health issue. There are as many accidents amongst those under 65 as those over 65. If an unexpected twist compromises you, do you have family to care for you? Premiums are based on your age and health at the time of your application and just as you guessed, the younger you are when you apply, the lower the premium.

I don’t qualify for Medi-Cal and I can’t afford to self-pay for home care

It’s true that the Deficit Reduction Act made it more difficult for many people to qualify for Medi-Cal, but many people can still take advantage of it to cover care costs. According to Elder Law Attorney Jim Ward, “California has not yet adopted the 2005 Act. People can still take advantage of the older rules.” He has helped a lot of people to protect themselves before the law changes. Consult with an elder law attorney who knows about qualifying for Medi-Cal or other legal twists you can use to your advantage! Don’t accept what others say until you speak with someone who is knowledgeable about the current rules.

Long Term Care is for nursing homes; I am staying home

This is one of the most common misconceptions. A good LTC policy can help you afford non-medical assistance so you can stay in your own home while others who cannot afford the services end up in nursing homes (example: those who need more than 8 hours of care and the family cannot help).

I have Disability Insurance (DI)

DI is designed to replace a portion of your income should you become disabled. If you require long-term care, would a portion of your income cover for your care costs?

Medicare will cover long term care expenses

Medicare provides major medical coverage for people 65 and above and provides very little in long-term care benefits. It may provide assistance with skilled nursing for some short-term care. Assistance in bathing, meal preparation, transferring from your bed to your chair, etc. are not considered “skilled nursing.”

LTC insurance is too expensive

Insurance cost is based on risk. Premiums may seem higher than other types of insurance. If you cannot afford the premium, that should concern you – it suggests you may not be able to afford the cost of long term care (skilled nursing and/or long term in-home health care). So the question is – will the cost of the premium be more reachable than the cost of health care? If you don’t get LTC insurance and something happens to you – will your spouse or family be able to take care of you at home? How important is it to you to stay home through your golden years?

Over 40? You better ask yourself: who will help me or how will I pay for assistance at home if I am physically or mentally compromised? When I need help with “activities of daily living,” do I wish to stay in my own home? How much will I need if I live another 10-20 years and need



day-to-day assistance? Many seniors end up living with a daughter or son – will that work for you? If LTC is not for you, what can Medicare or Medicaid do and not do for you?

Ignorance is not bliss in this case, BTW. So GOTC (Get Off The Couch—my own modern acronym!) and talk to someone who can guide you but

don’t just set this aside. Be ITK (in the know). Choose how you will live your later years or how you will deal with unfortunate twists in life that might compromise some of your abilities – have a plan. At the very least, do it so you don’t burden your family. Our local experts can help. That’s going to allow you to age with attitude!

If not, blame the one you see in the mirror.

Sources:

Jeff Orth, Integrated Financial Network
James A. Ward, Elder Law & Estate Planning

Everyone has a story...continued from page 27

to organize and understand the freedoms of speech and expressions. Emaan was the manager of the Target stores in Hollister and Gilroy and is now an area manager for Target.

Abbass enjoys traveling with his family with regular trips to Egypt and his second favorite city, Washington D.C. When his girls were teenagers, they toured the White House, Supreme Court and other national landmarks. “It’s really something that my two girls cherish for the rest of their lives,” Abbass said, adding that his oldest daughter had interned for the attorney general.

“I consider myself very lucky to have been born in the greatest civilization - not just to be born there but living...and now I live in the best country in the world,” he said.

Abbass said his perception of Egypt has changed after living in the United States for nearly 34 years. “You see it for what it is after you live here for awhile and you experience the great American lifestyle and freedom,” he said. “You go back and you really appreciate what you have.”

Abbass said it was important to he and his wife that their daughters be exposed to both cultures, earning an appreciation of their background and the opportunity that they have here. They both speak Arabic and registered to vote when they came of age. Abbass said he and his wife vote in every election, adding that he always votes in person.

“I think people take it for granted,” Abbass said of our country’s freedoms and privileges. “They don’t know how good they have it here. We have the wrong impression of the rest of the world. They see it through the perspective of the CNN camera. People don’t hate Americans - they hate the American policy. When I contradict or make a comment about our policies, I do it from the eyes of the freedom here and it is a positive criticism because I see how people look at us outside and I understand where they come from. At the same time, I’m a citizen of this great country.”

Abbass is just as passionate about serving the communities in which he lives and works. He has been in the

Rotary Club of Gilroy for 22 years, serving in every capacity the club has to offer. In July, he begins his one-year term as Rotary Club president.

“I consider Rotary one of the organizations that I am so proud to be a part of because I not only serve my local community but I serve the rest of the world,” Abbass said.

He said one of his proudest moments is when he helped provide medical equipment in Egypt in the 1990s. He firmly believes in all of the club’s missions, including eradicating polio and helping young people. Each year, Rotary gives thousands of dollars in scholarships to young people.

Abbass said he is also a “sport fanatic” and a great 49er’s fan. He also enjoys photography and travelling.

Abbass said coming to this country with a school-level knowledge of English never stopped him from chasing his dreams.

“Living the American dream, there isn’t anything that will stop me or prevent me from helping my community,” Abbass said. 🍀