

The Role of Aging Life Care Managers™ in Estate Planning

Jennifer T. Szakaly, MA, CMC & Amy Smialowicz Fowler, BA, CMC,
Aging Life Care Association™ Members



AGING (i)fe CARE™
A S S O C I A T I O N

The experts in aging well.

The Role of Aging Life Care Managers™ in Estate Planning

Jennifer T. Szakaly, MA, CMC & Amy Smialowicz Fowler, BA, CMC,
Aging Life Care Association™ Members

The typical estate planning team most often includes the attorney, an accountant, financial advisor, and sometimes an insurance professional. With the increased number of older adults in our society and the changing landscape of family systems, there is a growing need for an estate planning team to include the professionals who can make client-specific recommendations related to healthcare – Aging Life Care Managers™ (also known as geriatric care managers).

Aging Life Care Managers, while not a new profession, are frequently unknown by families. Pulling from skills sets that include nursing, gerontology, social work, counseling, and healthcare administration, care managers are equipped to manage family conflict and bring much-needed neutrality to toxic family relationships. Their expertise also makes them valuable members of the estate planning team due to the care manager's ability to make recommendations related to the proper care of an older or disabled adult. Through comprehensive assessments that examine health & wellness, memory & mental health, social support networks, and financial resources, care managers can craft a long-term care plan that ensures the estate plan matches the reality of the client's situation at home.

Resources for Aging

Aging Life Care Managers are able to help families sort through the rapidly growing assortment of services and resources aimed at keeping older adults independent later in life. Because they maintain ongoing relationships with various service providers, care managers are familiar with their qualifications and are able to make referrals based on the needs of the client and their family. Attorneys often rely on care managers to determine appropriate levels of care for clients and make recommendations for specific services that meet their clients' needs.

Resistance to Care

After appropriate resources are identified, many families have difficulty getting the older adult to agree to care, whether being provided in the home or in a care community. The Aging Life Care Manager, as advocate, is tasked with ensuring that the older adult is encouraged to be as independent as possible, while also mitigating health and safety risks.

For an older adult who is resistant to assistance, Aging Life Care Managers can take the time to understand their fears and concerns. Equipped with this knowledge, they can work with the older adult to help them understand that the use of care isn't a sign of



(continued on page 2)

disability, but rather an opportunity to focus on a client's abilities, while being supported in other areas. Sometimes families consider guardianship because their loved one's reluctance in using support services is threatening their health and wellbeing. Care managers can quickly address these concerns by connecting with the older adult and are often able to eliminate the need for a guardianship.

Guardianship Support

If a guardianship is needed, care managers can work closely with attorneys by assisting to determine the level of cognitive functioning of a client. Aging Life Care Managers are trained in the use of various cognitive assessments that can play an important part in determining when a person has reached the point of incompetency. Facilitating the collection of relevant medical documentation and creating a plan for post-guardianship is also part of this critical role.

Aging Life Care Managers often act in the role as a health care advocate for older adults who have a guardian. Frequent monitoring ensures that the older adult is receiving the appropriate care and that the guardian can make informed decisions as needs change.

Family Discord

Another trend in long-term care is the growing number of blended families and cases of estrangement in families. As most estate planning and Elder Law attorneys will attest to, this dynamic can be paralyzing to the estate planning process and can create practical challenges to an older adult who is in need of family support later in life.

When managing family conflict and disagreements about the care of a client, attorneys can pull in Aging Life Care Managers to provide an unbiased, informed position on what is best for the older adult. Care managers act as a mediator for families to allow each voice to be heard. This process empowers families and often enables them to move together on a plan for their loved one.

Exploitation

Cases of exploitation and fraud committed against older adults are on the rise due to the technology that makes carrying out identity theft easier than ever. Aging Life Care Managers are knowledgeable about both strategies for preventing acts of exploitation, as well as warning signs to look for that an older adult may be making themselves vulnerable to a threat. The care manager's ability to step in when family is absent -- or if a family member presents the greatest threat -- provides an additional protective barrier between areas of risk and older adults.

Future Considerations

With an aging population and increasing complexity in estate planning, we can expect that the need for an augmented team to put together a comprehensive plan will only increase in coming years. Whether you use an Aging Life Care Manager as a resource for your office, or as part of your client's estate planning & care team, broadening the resources available to you as an attorney will ultimately enhance the value you bring to your clients. To access a nationwide directory of Aging Life Care Managers, visit aginglifecare.org.

Care managers act as a mediator for families to allow each voice to be heard. This process empowers families and often enables them to move together on a plan for their loved one.