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- :: Home delivery
- :: Contact us
- :: Search archive

HOME

Site index

Web archive



- Help
- Other searches

Northwest Life: Monday, March 10, 2003

Growing Older / Liz Taylor

Could estate be depleted by cost of husband's care?

Q: My husband is 77 years old, and I am 70. About a year ago, I signed up for long-term care insurance. My husband was denied because he's taking a medication for his memory. My concern is that if he has to move to a nursing home someday, we could lose most of our savings and home due to the high cost of nursing-home care. All of my husband's siblings had Alzheimer's for several years. If my husband were in a facility for 10 or more years, there would be nothing left of our estate. Other than a divorce or legal separation, what can we do to avoid such a disaster?

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A: "This couple has very likely already done what is prudent to avoid 'disaster,' " says **Dorothy Foster**, estate-planning attorney with the **Foster** Law Group in Seattle. "She purchased long-term care insurance for herself, and, although her husband didn't qualify because he was already diagnosed with a memory disorder, they appear to have the assets to pay for his care without using up their estate."

"The good news," says **Foster**, "is that they'll have access to much better care and more choices because they'll pay for it with their own funds, not the government's under Medicaid."

I agree with Foster's assessment. Here's why:

There are just two ways to pay for long-term care services: private-pay (from income, savings and long-term care insurance) and Medicaid. Medicare and the VA have minor roles.

As part of the state's welfare system, Medicaid has never paid adequately for care. Now comes a Grand Canyon-size budget deficit, and Medicaid is about to fall off a cliff. With no new taxes, our Legislature —caught between a rock and a hard place—can only reduce expenditures. Medicaid is a prime target. Whole programs are likely to go; eligibility will be cut for people already receiving care. This whittling away will leave such gaping holes that thousands of frail older and disabled young people will be left out in the cold. Because most states are in financial pickles similar to Washington, this is happening nationwide.

But it's not happening to people who pay for their care privately. He who controls the dollars makes the decisions. (For more on this, [see my column from Feb. 10.](#))

There are two other reasons I'm optimistic this couple will be OK:

- The medication her husband takes delays the symptoms of Alzheimer's. It can't cure the disease, but it will slow his decline, allowing him to live longer in comparative independence, with his wife as his main caregiver. This will save resources.
- Many other care choices exist besides nursing homes. These include home care, adult family homes and assisted-living facilities that specialize in people with memory loss. Often costing less than nursing homes, they, too, can stretch the family's dollars. Few accept Medicaid.

Alzheimer's disease is one of the most difficult chronic illnesses anyone can have — both for the person with the disease and their caregiver. As my reader develops a care plan for her husband, she needs to also plan how she will care for herself. To learn about this disease and how to manage it, here are two excellent resources:

- Senior Information & Assistance in King, Pierce, Snohomish and Kitsap counties can tell families about care options. A sister program, Family Caregivers Support, helps caregivers obtain the services they need. Both can be reached at 888-4ELDERS or 888-435-3377.
- The Alzheimer's Association offers a wealth of information and support at 206-363-5500 or 800-848-7097.

Q: My mom wants to learn how to use her computer. I tried teaching her, but — like when she taught me to drive many years ago —we both got frustrated. Computer classes filled with younger people learning faster than the speed of light intimidate her. Any suggestions? She really wants to e-mail her grandkids in North Dakota.

A: Bingo. The Seattle Mayor's Office for Senior Citizens announces the expansion of its computer basics classes for older people, taught by their peers. At 12 sites, students receive hands-on instruction during four two-hour classes. Class size is limited to six, and the average cost is \$15. AiSquared, a Vermont company, donated ZoomText software so that older people with low vision can also learn. To register or volunteer as an instructor, call Patti-lyn Bell at 206-684-0639.

Liz Taylor, a specialist in aging and long-term care, counsels individuals and teaches workshops on how to plan for one's aging parents. You can e-mail her with questions at growingolder@seattletimes.com or write to Liz Taylor, The Seattle Times, P.O. Box 70, Seattle, WA 98111.

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