

The Elder & Disability Advocacy Firm

of Christine A. Alsop, LLC

ATTORNEYS AT LAW

THE ELDER AND DISABILITY ADVOCACY FIRM UPDATE

IN THE MAZE OF CONFUSION, THERE IS A SOLUTION.

IN THIS ISSUE

Helping Families Deal with the Financial and Emotional Costs of Dementia

This issue of *The Elder & Disability Advocacy Firm Update* will discuss a debilitating condition that many Americans eventually face as they age: dementia. First, we will describe what dementia is and what it isn't. Then we will turn our focus to its costs to the individual, the family and our nation. As elder law attorneys, we are specially situated to help find solutions for many of the legal and long-term care planning issues that this condition brings with it. While we cannot stop dementia, we can help protect those in its clutches while the medical world continues to seek prevention, treatment and reversal of the condition.

Dementia Defined

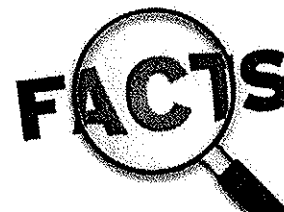
The Alzheimer's Association defines dementia as, "a general term for a decline in mental ability severe enough to interfere with daily life. Memory loss is an example. Alzheimer's is the most common type of dementia."

Dementia is not actually a specified disease. It describes, instead, a general decline in memory or other thinking skills and is identified through a variety of symptoms. Alzheimer's disease accounts for 60 to 80 percent of dementia cases. In order to be characterized as dementia, at least two of the following mental functions must be



Helping families deal with the financial and emotional costs of dementia (p. 1-3)

Learn about the effects that dementia has on individual, familial and national levels. Also, learn to recognize the importance of pre-planning and utilizing valuable medical, legal, caregiver and support group resources.



Quick Facts About Alzheimer's Disease (p. 4)

Review a helpful quick fact infographic compiled by the Alzheimer's Association.

significantly impaired: visual perception; reasoning and judgment; memory; communication and language; or ability to focus and pay attention. Dementia is not a normal part of aging as the terms "senility" or "senile dementia" infer. If a loved one is having trouble with any two or more of these mental functions, it is a good idea to get it checked by a doctor. Dementia is progressive and typically takes over the mental functions over time. In this way, it provides the individual and the family with time to plan for its disastrous effects.

Cost to the Individual

The cost to the individual with dementia is difficult to quantify. Because dementia is a progressive condition and one where aging is the greatest risk factor, it is logical that at the beginning and younger stages of dementia, the cost to the individual is minimal. As dementia progresses, so does the need for assistance with daily activities. This assistance often comes in the form of meal preparation, help with grooming, help with hygiene, transportation assistance, as well as help with many other daily activities. Dementia patients can become so mentally challenged that they may place themselves in dangerous situations, such as roaming neighborhoods and getting lost. While the individual affected by dementia may need only a few hours



of help per week at the beginning of symptoms showing, soon they may need around the clock supervision, not only for assistance with daily activities, but to protect them from themselves. The individual's costs will include medical expenses as well as paying a caretaker.

Caretaking for one with dementia varies depending on the quantity of care required. An in-home caretaker may charge up to \$21 per hour or higher. Adult day care can run as high as \$18,200 per year or more. When an individual can no longer live alone but is not quite ready for a nursing home, assisted living facilities are available but may cost as much as \$42,600 per year or more. When around-the-clock care is needed, a nursing home can cost an individual up to \$90,520 per year or higher. To read up on the costs in other states and national average costs of long-term care, type "MetLife Survey of Long Term Care Costs" into your internet browser.

Cost to the Family

Where the individual with dementia is fortunate enough to have family nearby, the family will often step up to assist the ill loved one with their daily activities. Again, the process can be gradual and before the helpful family member realizes it, they may find themselves missing work and, finally, quitting their job altogether in order to give proper care to the dementia patient. Obviously, the cost to the family includes the loss of income from this family member's job.

The less recognizable cost to the family, however, is the emotional



strain that is placed on the family member caretaker. In order to save the family money, many family members will work nearly twenty-four hours, seven days per week. The ramifications are physical, mental and emotional health problems to the caretaker. The medical costs and possible future psychological costs to the caretaker, then, must be considered.

It is important that family members take a step back from the situation and assess this cost. Providing a caretaker with time off every day, week and year is a must to ensure the caretaker's health. The caretaker must have appropriate support in order to keep caring for the loved one.

Cost to the Nation

As a nation, we have begun to recognize the devastation that dementia has caused and will continue to cause. Organizations such as the Alzheimer's Association have been effective in lobbying for monies to be put towards the research of dementia treatment, prevention and reversal. The cost of dementia to our nation has been a great motivator for politicians to fund such research.

A study conducted by RAND Corporation in 2013, estimated the

national cost of dementia to be between \$159 billion to \$215 billion (including an estimate for the monetary value of informal care provided). The majority of the costs associated with dementia are for institutional and home-based long-term care and not medical services.

Medicare and Medicaid pay for some of this cost, which amounts to a taxpayer burden. According to the Alzheimer's Association March 2013 Fact Sheet, in 2013, it is estimated that Medicare and Medicaid paid approximately \$142 billion in caring for those with Alzheimer's or other type of dementia.

It is clearly in the best interest of the nation's economy to continue research on prevention, treatment and reversal of dementia.

Conclusion

The costs of dementia can be devastating to the affected individual, their family and the nation. While scientists continue to search for solutions to the debilitating condition, the families affected with it must face its challenges. It is recommended that those families seek emotional support by way of a therapist or support group. In addition, seeking out an elder law attorney can benefit the affected individual and family members in several ways. Elder law attorneys can guide families to important resources available for the

financial and other challenges they will face. Elder law attorneys can also ensure that the family's assets are being used in the most efficient manner considering other available resources and the family's individual goals.

Getting an elder law attorney involved in planning for the challenges ahead is one of the MOST important steps a family facing the impact of dementia will take. If you or someone you know is affected by dementia, we can help and we welcome the opportunity to do so. Contact our office to schedule an initial consultation to meet with one of our highly-skilled elder law attorneys.

Dementia vs. Alzheimer's

Content taken directly from Alternatives for Senior's website

People have many common misconceptions when it comes to the differences between dementia and Alzheimer's. The chart below provides a broad overview of some of the differences between the two diagnoses and how you can distinguish between them. Both the Alternatives for Seniors and the Alzheimer's Association websites provide valuable resources, including information regarding housing, healthcare, caregiving, research and support groups.

Dementia vs. Alzheimer's		
	Dementia	Alzheimer's Disease
General Definition	A brain related disorder caused by diseases and other conditions.	A type of dementia. But the most common type.
Cause	Many, including Alzheimer's disease, stroke, thyroid issues, vitamin deficiencies, reactions to medicines, and brain tumors.	Unknown, but the "amyloid cascade hypothesis" is the most widely discussed and researched hypothesis today.
Duration	Permanent damage that comes in stages.	Average of 8 to 20 years.
Typical Age of Onset	65 years and older.	65 years but can occur as early as 30.
Symptoms	Issues with memory, focus and attention, visual perception, reasoning, judgment, and comprehension.	Difficulty remembering newly learned information. With advancement, disorientation, mood and behavior changes may occur.



Quick Facts About Alzheimer's Disease

Content taken directly from Alzheimer's Association's website

Quick Facts



More than 5 million Americans are living with the disease.



Every 67 seconds someone in the United States develops Alzheimer's.



Alzheimer's disease is the 6th leading cause of death in the United States.



There are approximately 500,000 people dying each year because they have Alzheimer's.



1 in 3 seniors dies with Alzheimer's or another dementia.



In 2013, 15.5 million caregivers provided an estimated 17.7 billion hours of unpaid care valued at more than \$220 billion.

Women are at the epicenter of the Alzheimer's epidemic.

1 in 6

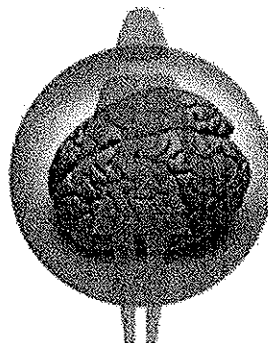
In her 60s, a woman's estimated lifetime risk for developing Alzheimer's is 1 in 6. For breast cancer it is 1 in 11.

2.5

There are 2.5 times more women than men providing intensive "on-duty" care 24 hours a day for someone with Alzheimer's.

2/3

Almost two-thirds of Americans with Alzheimer's are women.



60%

More than 60 percent of Alzheimer's and dementia caregivers are women.



Meals on Wheels

Facilitated through the Mid-East Area Agency on Aging (MEAAA), this program provides volunteers with year-round opportunities to help people who are elderly and those who are home-bound.



To learn more, visit:

http://agingmissouri.org/meals_on_wheels.php

or visit the "Events & Seminars" page under

"Firm News" on our website at

www.AlsopElderLaw.com.

MEALS ON WHEELS is committed to ending senior hunger in our community and to reducing the isolation experienced by so many older adults. This program offers a hot, nutritious, noon-time meal that provides at least one-third of an adult's daily nutritional requirement. The meals are delivered in-home Monday through Friday by trained volunteers. Often the volunteer may be the only person the senior sees all day, providing human contact and a safety net, particularly for those who live alone.



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Please visit our website to
view valuable resources and
check out upcoming firm
events and seminars.



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ABOUT OUR FIRM

Our firm is devoted to addressing the needs of those who are elderly, persons with disabilities and their families. We offer a wide-range of solutions for people who are facing crisis and those who wish to avoid crisis through proper planning. We specialize in formulating *client-specific plans* that are carefully designed to meet the familial, financial and health-related circumstances that our clients are experiencing. Our practice areas include:

- ✓ Elder Law
- ✓ Fiduciary Litigation
- ✓ Estate Planning – Wills, Trusts, Powers of Attorney
- ✓ Special Needs Trusts
- ✓ Probate & Trust Administration
- ✓ Guardianships & Conservatorships
- ✓ Asset Protection
- ✓ Medicaid & Long-Term Care Planning
- ✓ Veterans Benefits
- ✓ Medicare Set-Aside Arrangements
- ✓ Lien Resolution

APPOINTMENTS

Please contact Sarah Landis at our office to schedule an appointment to meet with our experienced attorneys, Christine A. Alsop or Melissa Q. Leavy.