

CARING FOR ELDERLY PARENTS

Jim Chalats gives his perspective as a son and lawyer caring for his ailing elderly parents

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In January 2014, my Mom and Dad gave me their “Durable Power of Attorney.” This allowed me to manage their finances. They also signed Advanced Medical Directives which gave my sister and me authority to make medical decisions for our parents if they could not.

Dad was 89. His eyesight, memory, and judgment were failing. His beloved garden was showing neglect.

Mom was 86. Her arthritis had become so disabling that she used a walker, slowly. Stairs were impossible.

After signing the legal papers, Mom and Dad pointed to a pile of papers, magazines, newsprint, newsletters, solicitations, envelopes, invoices, notices, and bank statements. I gathered the entire mess into file boxes and began my journey into “elder parent care.” I took over the bills, maintenance of their home, and managed their taxes, insurance and utilities. My sister and I located an in-home care-giving service. We put together a budget. I sold the cars. We enrolled Mom and Dad in a less expensive MEDICARE Supplement plan.

Now Mom has passed away, and Dad is in assisted living on a memory-care floor. The contents of their home were sold at a painful “estate sale” or consigned to an e-bay seller. Furniture and household items went to the Salvation Army. Work on the house threatened the rhododendrons. We transplanted the three healthiest to Dad’s assisted living facility. Once emptied, repaired, painted, and cleaned, the house was put on the market and sold.

Many of our contemporaries are also caring for elderly parents and in-laws. In the United States there are seven million people who are 85 or older. In 20 years, that number will double.

Here are some suggestions for those of you facing “elder parent care.”

» Reading helps. Two recommendations: *Being Mortal: Medicine and What Matters in the End* by Atul Gawande; *A Bittersweet Season: Caring for Our Aging Parents—and Ourselves* by Jane Gross.

» Get the keys. Sell the car. The data shows that older drivers can become a threat to their own and others’ safety. The “involvement rate” for 85-year-old drivers in fatal crashes is almost double the rate of 65-year-olds. There is no easy way to

do this. In my Dad’s case a small accident led the Department to evaluate his license and, thankfully, a thoughtful hearing officer replaced his driver’s license with an I.D. card.

» Consult with a probate attorney in the state where your folks live. Although uniform laws are the norm, probate law can vary state to state. A durable power of attorney on a form drafted by a local lawyer will allow you to safely handle your parents’ finances, real estate, bills, and checkbook even as they decline. This is all subject of course to strict rules of fiduciary responsibility and to a court’s audit if there is a problem. A living trust might keep matters out of a lengthy and expensive probate proceeding.

» Benefits. Check your folks’ records for a Long-Term Care Insurance Policy. It could make all the difference for their quality of life and financial stability.

» Federal and state benefit rules are an intricate maze. MEDICARE will not pay for assisted living. It will make some payments for limited in-home care. www.payingforseniorcare.com is a private site, without a pay-wall, and very informative.

» MEDICAID may make limited payments for assisted living once the person is “eligible,” meaning that the person has limited financial resources. Eligibility will vary some from state to state. www.colorado.gov/pacific/hcpf/colorado-medicaid.

» Are either of your parents veterans? Go to: www.benefits.va.gov. If one of your

parents is eligible for a Veterans Pension, additional Aid and Assistance benefits may be available.

» Be cautious on the internet; the elderly are frequent targets of internet fraud and crime.

Dad’s new room on the memory floor overlooks his transplanted rhododendrons. One remembers Jefferson’s words: “Tho’ an old man, I am but a young gardener.”



Ned Chalats, MD. Photo taken May, 2016

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