

Future Cost of Care and the Older Individual

by Audrey R. Miller MSW, RSW, GCM, CCRC, CCLCP

Introduction

The field of Future Care Costing has grown over the years. Traditionally it has been used for the catastrophically-injured client who has sustained a brain injury or other physical impairment.

In recent years, as a professional rehabilitation counsellor practicing in the medical-legal field, I have been asked to provide Future Care Cost analyses on behalf of older individuals who have been injured as a result of an accident or incident, and for older individuals who are dealing with chronic illness. However, in addition to documenting quantum in a tort action, life care planning is also a valuable tool for estate and family lawyers.

What is a Future Care Cost (FCC) Analysis/ Long Term Care (LTC)/ Needs Assessment or Life Care Plan?

The International Academy of Life Care Planners defines the Life Care Plan this way:

"A life care plan is a dynamic document based upon published standards of practice, comprehensive assessment, data analysis, and research, which provides an organized, concise plan for current and future needs, with associated costs, for individuals who have experienced catastrophic injury or have chronic health needs."¹

One may think of this document solely as a way to quantify damages for your clients. It is that. However, it is also a document based upon a comprehensive assessment of the older individual and her injuries, ongoing deficits and residual abilities. A Life Care Plan can be used to teach the individual and the family about the injury or illness, and provides a plan of care outlining the services and related costs. It will discuss the recommended goods and services that will be required over the client's anticipated life. In short, it is a living document that assists in the planning process. It provides the necessary guide as to what will be needed in the future, and what the associated costs will be, based upon present day costs and local resources. The Life Care Plan is also a useful tool for one's work with an older client. It

can be especially useful for a family trying to balance what financial reserves they require, or how monies from an estate, Disability Plan, Critical Care Plan or RRSP could best be spent. It can also provide the much needed tools for Powers of Attorney (personal care and property) to better allocate reserves and make planning decisions. Cost considerations may include whether to renovate the family home in order to make it wheelchair accessible, or to arrange a move into an apartment/condominium dwelling that has elevator access. The Care Plan would identify the kind of assistive devices that will maximize safety and independence, the kind of personal support services that are required, what services can be accessed through publicly-funded programs and what additional services could be purchased on a fee-for-service basis. The monthly cost of a retirement home could be calculated and compared to the cost of a Ministry of Health funded nursing home. There are many questions to be answered. All are based on the older person's unique medical needs, wishes and the community in which he or she lives. Bringing in services such as personal support workers, use of an emergency response system, or arranging for transportation services may assist in keeping someone at home for a longer period of time and even reduce the need for an alternate living placement. Linking the caregiver to appropriate community resources or exploring appropriate day programs for an individual may assist in improving quality of life for the family as well as the individual. Planning for these eventualities is extremely helpful.

Within estates and family law, familial conflicts can occur. For example, an elderly individual has been hospitalized following a fall at home and is now ready to be discharged. Mrs. Smith says she wants to go home but the named power of attorney (POA), who is a distant relative,

indicates that he would prefer if she were transferred to a retirement residence. In the meantime, the POA has transferred funds from his aunt's account into his own and has called a real estate agent to list his aunt's house. A Life Care Planner is called by Mrs. Smith's lawyer and asked to complete an assessment and provide a report identifying the costs to bring Mrs. Smith home and maintain her in her own home, with 24-hour care as well as the other services/resources that are now and will continue to be required for the rest of her life. A Geriatric Care Manager/Geriatric Social Worker can quantify the costs but can also objectively outline the pros and cons of each scenario and, when asked, provide a recommended option as part of the Life Care Plan.


Life Care Planning is a specialty service. The process is one by which the individual's situation is assessed and may also include consultation with the individual's medical practitioners and family members. All of this is done

with the premise of reasonably forecasting the individual's anticipated medical and living needs over the remainder of his or her lifetime and identifying the associated costs.

A Life Care Planner who specializes in working with older individuals is well equipped to address the future needs of an older client based on the client's presenting functional profile. Factors to consider when selecting a Life Care Planner include:

- ◆ Qualifications and experience
- ◆ Educational background
- ◆ Specific work experience. Does the Life Care Planner carry a case load or only provide opinions?
- ◆ Special training. Courses are available to prepare a professional to write life care plans as well as to sit for a certifying examination² in life care planning.

Conclusion

A Life Care Plan is worth considering when working with an older individual who has been injured or is the subject of, or will be impacted by, estate and family issues to resolve. Having options presented which include a variety of goods and services and approximate living costs, is an essential planning tool, whether for tort, estate or general planning purposes. 

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Notes

¹ International Academy of Life Care Planners, (2002), Standards of Practice, Journal of Life Care Planning, 1 (1), 49-57.

² www.chcc1.com

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