

**Attorney Timothy P. Crawford, CPA, CELA\*, CAP\*\***  
wanted to share this information with you.

## **QUESTIONS FOR AGING PARENTS**

**GREATER MILWAUKEE AREA OFFICES IN BROOKFIELD, GLENDALE, MILWAUKEE, OAK CREEK & RACINE**

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*A Real Simple* magazine article discusses how adult children and their parents can have an open discussion about their concerns, and together face the challenges of aging. This discussion is often not an easy one to have; a 2001 AARP study revealed that three-quarters of adult children think about their parents' ability to live independently, but one-third of the children surveyed have avoided discussing the topic with their parents. The results for parents are similar; 70% said they think about their ability to live independently, but more than one-third said they do not discuss the subject with their children. The article provided several conversation-starting questions that adult children can ask their parents.

Do you have enough health insurance? Your parents should have coverage through Medicare (both Part A and Part B, and a Part D prescription drug plan). You should discuss adding a Medigap insurance policy, which can cover co-payments, deductibles, costs, and services not included or only partially included under Medicare. Your parents may also want to consider purchasing long-term care insurance to help defray the cost of long-term care in their home or in a facility. You should work with an expert who is familiar with all of the options for these insurance plans.

Do you think your physician is well-informed about the issues common to older patients? Geriatric physicians are invaluable resources, but they can be hard to find. You should look for physicians who emphasize care for seniors. If your parents require services from multiple specialties, then hiring a geriatric care manager to help coordinate healthcare services can be a big help, especially if you do not live near your parents. Think of the geriatric care manager as a general contractor who will investigate your parents' needs, scope out the project, and link the family with health and support resources.

Can we help you make your home more comfortable? Your family may want to discuss moving the master bedroom to the first floor of a multi-level home, or installing a stair climber. Simple changes such as removing throw rugs may help prevent falls, and if your parents get up during the night to use the restroom, then you can install motion-triggered nightlights to light the path. You might want to discuss other housing options, such as ranch houses, condos, and assisted living facilities, so you can be prepared financially if and when the need arises.

Are you feeling secure about driving? This can often be the most contentious issue between parents and children. The parents want to maintain their independence, and the children are concerned about safety. Seniors who are still capable of driving can enroll in the two-day 55 Alive driver safety program sponsored by AARP. If it appears that your parents will have to stop driving in the foreseeable future, then you can help ease the transition by talking with the local Chamber of Commerce, community centers, churches, synagogues, and the local agency on aging, to see if any of them offers shuttle services. Taxi or car services will often set up standing appointments to drive so people can shop, go to dinner or to the movies.

Do you have an estate plan in place? The key pieces of the plan are a general durable power of attorney to manage finances if a parent becomes ill, an advance medical directive to make medical decisions if needed, and a will or trust for the disposition of assets at death. The plan also includes a thorough financial review to ensure that asset allocations are appropriate, and that any necessary insurance is in place. Your parents should have lists of their important information (including funeral and burial preferences) in one place, and they should let you know where to find this information in case you need it. You should consult with an elder law attorney to ensure that your parents' plans are comprehensive and integrated.

If possible, parents and children should discuss these issues face-to-face. The atmosphere should be one of comfort and collaboration, not confrontation. Children should emphasize that their top priority is ensuring that the parents' wishes are honored and carried out. There is no need for children to parent their parents; rather they should become partners in helping their parents manage their lives. If possible, all family members should be on board; sometimes it may be necessary to involve a third-party facilitator, such as a therapist, trusted family lawyer, or a financial planner who is already working with the parents or children. Above all, be patient; many issues may not be resolved with the first conversation. The key is to start the ongoing dialogue.

**“Those Who Plan Ahead Win.  
Those Who Don’t Plan Ahead Lose.”**

This article is for informational purpose only and is not intended as legal advice. It is recommended that you call Timothy P. Crawford for a free conference to discuss your situation in more detail. Attorney Crawford can be reached at 1-262-634-6659. Please refer to this article when you call.

\*Attorney Timothy P. Crawford is a Nationally Board Certified Elder Law Attorney (**CELA**). He has been Board Certified by the National Elder Law Foundation which has been approved as the Sole Certifying Organization for Elder Law Attorneys by the American Bar Association.

\*\*Timothy P. Crawford was invited to join the Council of Advanced Practitioners (**CAP**) of the National Academy of Elder Law Attorneys (**NAELA**) in August of 2005. **CAP** is a small group of premier elder law attorneys, all of whom have been members of NAELA for at least 10 years, are certified as elder law attorneys by the National Elder Law Foundation, and are AV rated by Martindale Hubbell, a service that provides an independent rating of the quality of attorneys, as one of the top attorneys in the nation.

Attorney Timothy P. Crawford has been selected as a **Fellow** of NAELA. **Fellow** is the highest honor bestowed by the Academy. Selection as a **Fellow** signifies that his peers recognize the lawyer as a model for others and as an exceptional lawyer and leader.

Attorney Timothy P. Crawford has a superb rating of 10 out of 10 with A V V O.

A V V O has awarded to Attorney Timothy P. Crawford the A V V O Client’s Choice Award.

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“A majority of text has come from an article prepared by Attorney Andy Hook of Oast & Hook, P.C., friend of Attorney Timothy P. Crawford, is used here with permission.”

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