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Ask a Care Manager

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*My father recently died and my mother now lives alone. She wants to stay in her own home where my parents have lived for many years. My siblings and I don't live near and we don't think Mom should be allowed to stay in the family home. We have to make a decision before we all return home. Who gets to decide this important issue?*

It's very hard to make the best decisions during a crisis. Although you may feel Mom should not be left alone, it really is her decision if she's competent to do so. You may not agree with her decision but in fact, it is recommended that important decisions such as selling the house, moving, and relocating be put off for at least six months. You can best support your mother by calling regularly; visit when you can and offer to help with chores that she may have trouble with now that your father is no longer there.

*My parents have made some poor financial choices and keep asking for financial help. What responsibilities do my siblings and I have in supporting our parents?*

In California, adult children are not responsible for parental financial support in any way. However, they are your parents. Rather than doling out funds if your parents squander money, look for a way to help that can encourage a change in behavior. For example, agree to help if they agree to sit down and discuss finances, develop a budget, and allow you to oversee the spending. If you cannot afford to help financially, volunteer to look for community resources that can help with your parent's problems i.e., help with utility bills, etc.

*My parents will not share any information with us, their adult children. They tell us that it's all taken care of but no one knows what that means. We don't want to take over their affairs but are concerned about what to do if something happens. What would you suggest?*

It may be that your parents are concerned that someone will insist on being in charge of their affairs and they're not ready for that. You can get your own affairs in order and then share that with your parents. This may give them an opportunity to share with you. This should include meeting with an attorney to draw up a will or a trust, Durable Power of Attorney (DPOA) and Durable Power of Attorney for Health (DPOH). You should list a primary person to act in your behalf and a secondary person in case the primary person is unavailable or has predeceased you. If your parents are still unwilling, don't badger them. Just encourage them to get these things done while their health is good and hope they will.

*Will I be expected to pay for my parents' needs as their health declines?*

No, a spouse is legally required to assume the other's financial needs but adult children are not. As your parent's health becomes an issue, this is a good time to learn what kinds of health insurance

your parents have – Medicare – Medicare Advantage – Medicare Supplement – Medi-Cal - VA and/or long term care insurance. You may not be required to pay for their care but your help in sorting out what they have, how it's paid and how to qualify may be part of your task. This can be a very important responsibility you can fulfill by making telephone calls and meeting with geriatric professionals.

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