



Assisted Living Musings

By Patricia Godfrey,
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I am now starting my fourth year of “semi retirement” with Assisted Living Locators and I love working with Maria and Susan, I enjoy the flexibility and the opportunity to take time to travel to far away places. It has also opened up new possibilities to assist people I couldn’t help when working in an assisted living community. I heard so many stories and thought I had “heard it all”. Rarely did we receive calls from the homeless and desperate who had no one else to turn to.

Our mission statement says we are a “resource to families”. I am sure the majority of readers believe we just offer the usual financial, legal advice but our team of advisors goes above and beyond to help someone in need. We may not be able to solve their problems but we try very hard to provide a contact name or telephone number for someone who may have more to offer than we do and in some way give them hope.

The first time someone really thinks about long term planning is when a baby is born. The new parents are panicked with the “what ifs” and scramble with making a will and finding suitable godparents. Life goes on, kids grow up, college and it’s only when a crisis occurs, either with themselves or parents, do they stop to think about planning for the future – in many cases when it’s too late.

Working in assisted living, I would receive calls saying they were thinking about purchasing LTC insurance and “what would the monthly cost be in approximately ten years time.” My answer was always, yes we can “guestimate” annual increases on today’s prices but the reality is that you don’t need to be a certain age to need this protection.

The youngest person I have placed was 48 years old, which is a somewhat scary. However, many clients who live alone cannot cope with their cancer, MS, ALS, early onset dementia and Parkinson’s without assistance and have to move into a community setting where care is available. Car accidents can leave young adults with traumatic brain

injuries and aging parents need to know their child will be cared for when they can no longer do so.

We've also had families coping with aging, developmentally challenged adults, whose parents have now died. In many instances, these children were never entered into the "system" because of the social stigma of the day. For the siblings trying to find placement without the necessary waivers is not only a very long process but almost impossible.

So, before you say, I cannot plan for the future and afford long term care insurance (there are so many different options now), tell yourself you cannot NOT have this protection. If we had a crystal ball to look into the future, life would be easy but as we don't it's better to "be prepared" as best we can to fight off the curve balls that life sends our way.

Assisted Living Locators is not all about making a certain number of placements each month - yes we do need them and appreciate your referrals. We look at the big picture of the person we are helping and see what is best for them to give their loved ones peace of mind. We are not isolated working on our own but our team works together to offer solutions. This is what makes Assisted Living Locators a great place to work.