



LUTHER MANOR

A Life Plan Community

# WHAT YOU NEED TO KNOW BEFORE CRISIS HITS

*Questions to Ask Yourself & Older Loved  
Ones When Planning for the Future*



# WHAT YOU NEED TO KNOW BEFORE CRISIS HITS



## Will You Be Ready If & When Crisis Hits?



7 in 10 Americans 65+ will need long-term care



90% have not talked about it with their spouse, aging parents, or adult children

## What Important Things Must One Consider?



87% of adults 65+ want to stay in their current home as they age

### The Truth Is, This May Not Be the Best Option

Here are the questions you should be asking yourself and your older loved ones when planning for the future.

# WHAT YOU NEED TO KNOW BEFORE CRISIS HITS



## Living at Home

### ✔ Can I be safe in my home?

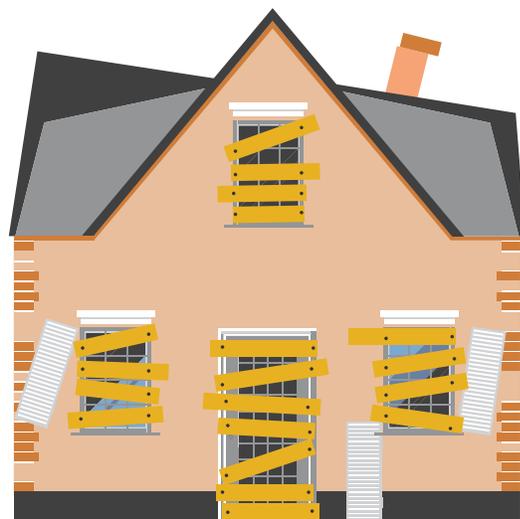
Think, “Will I have to spend a lot of money to make my home safe?” Your home may need renovations as you age, such as converting a bathtub into a walk-in shower and adding a bench, or retrofitting different kitchen cabinets into easier-to-reach options. Stairs may become too difficult to manage. You may need a grab bar next to the toilet.

### ✔ Do I want to live near, or with, my children or other relatives?

Many people assume they will move in with their child when they grow older, with visions of taking care of grandkids and saving money. Before you make this decision, ask yourself if you will have enough privacy. Ask your children what they will expect from you while you consider what you expect of them. Focus on questions like, “What happens if my health deteriorates and I’m unable to shower alone?” and “How much do you expect me to contribute financially?”

### ✔ Can I afford to perform maintenance on the house I currently live in?

Consider the cost of lawn care, snow removal, and household repairs. Will you be able to pay for these household expenses when you are unable to perform them yourself? Expect these costs to increase with inflation.



# WHAT YOU NEED TO KNOW BEFORE CRISIS HITS



## Activities of Daily Living

### ✓ *If I can't drive, how will I get places?*

When you are unable to drive yourself, you will need to know of other transportation options for everything from doctor appointments to trips to the grocery store. These range from public transportation, to car services, to depending on your friends and family. Are any of these options viable for you?

### ✓ *Am I or will I be isolated?*

Seniors with high levels of loneliness and isolation double their odds of dying within six years, while increased socialization has been shown to lead to a 50% decrease in premature death among older adults. Reflect, "Will I be able to see my family and friends regularly?" and "Are there enough social activities for me to get to?"

### ✓ *Will I be able to take care of myself?*

Consider these activities of daily living (also known as ADLs): "Will I be able to prepare nutritious meals?" "Will I be able to manage my medications properly?" "Can I bathe on my own and be safe?" "Can I dress myself?" When you are no longer able to complete one or more of these activities on your own, you will need to bring in extra help or make the move to a senior living community. Costs vary on the amount of care needed for both. The national median cost of home health services in 2016 was \$42,603 based on 44 hours of service per week. Base pricing per person, per month at Luther Manor starts at \$1,100 in our Independent Living apartments, \$4,500 in Assisted Living, and \$10,500 for Skilled Nursing care.

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## Finances & Long-Term Planning

### ✔ What happens if I run out of money?

Meet with a financial planner to determine the best course of fiscal action. Be realistic about the costs of care and consider how to pay for care if benefits under Medicaid or Medicare are cut. Many non-profit senior communities provide support for residents who have exhausted their finances and will advise on the ways to apply for federal financial aid. However, most retirement communities require new residents to pay out of pocket for a certain time, and may not offer monetary assistance. It's important to ask regarding finances when exploring senior care options.

### ✔ Does my family understand my long-term plan?

Ask yourself, "Are my wishes clear to my loved ones?" and "Have I designated people to speak for me if I can't speak for myself?" **Make sure your wishes are in writing** and you've discussed them in detail with your loved ones! An elder law attorney is a perfect place to start. He or she can help you establish a medical and financial power of attorney, and will advise on completing Do Not Resuscitate orders, draw up a will or living trust, and more.



# WHAT YOU NEED TO KNOW BEFORE CRISIS HITS



## Questions to Ask Your Loved Ones

- ✓ Have you explored senior living and other care options?
- ✓ What is your perspective on long-term care?
- ✓ How do you want to live out your life?
- ✓ What are your medical and safety needs?
- ✓ What can you afford?
- ✓ Is all necessary paperwork completed? Is it easy-to-access in case of emergency? (Specifically, ask about financial and medical powers of attorney, Do Not Resuscitate orders, and a will.)
- ✓ Are all your loved ones, family, and friends on board with your long-term plan?
- ✓ **Is your long-term plan finalized and in writing?**



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## Get Professional Help

If answering these questions seems overwhelming, begin by talking to:



Milwaukee County Department on Aging,  
Aging & Disability Resource Center (ADRC)



Elder law attorney



Primary care physician



Financial adviser



Retirement & long term care communities



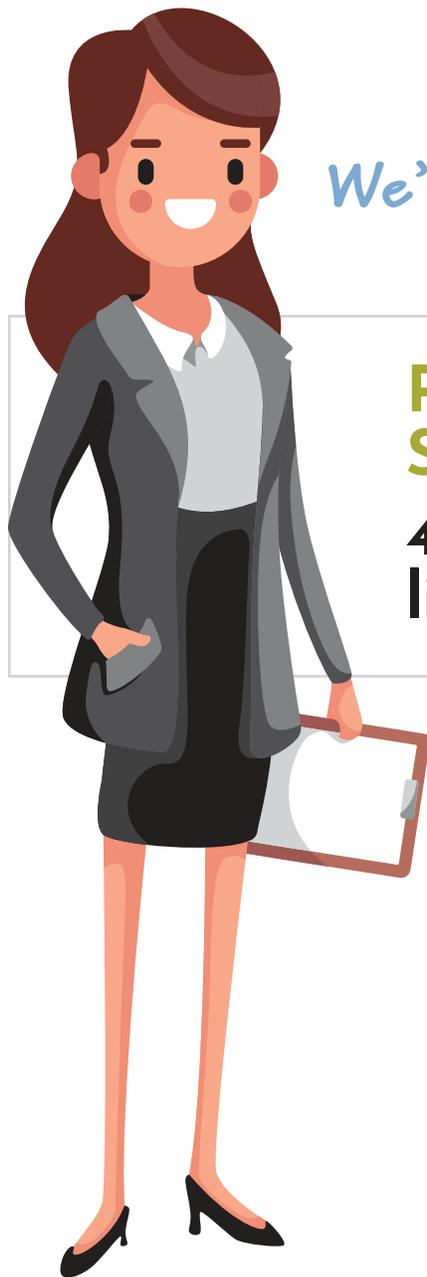
Geriatric care manager/social worker



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There's a lot to consider when planning for your future, but there are resources available to help!



*We're Here to Help!*

**Reach out to a  
Senior Living Advisor**

**414.464.3880**

**[live@luthermanor.org](mailto:live@luthermanor.org)**