



At some point in each of our lives, we will likely have to make a decision about where our parent(s) and/or we will spend our retirement years. Regardless of whether the housing situation is for you or a loved one, you will want to make an informed decision to choose the best environment.

When researching housing options for older individuals, there are several steps involved in finding a good match. As explained in previous articles, there are primarily three types of senior residences: independent living, assisted living and long-term care/skilled nursing facilities. Consequently, the first decision in this process is often dictated by the health of the prospective resident(s), and will determine the type of living arrangement that is most suitable. If the individual and/or spouse are fairly healthy and do not require skilled nursing care, the next decisions become much more subjective.

Just as there are many considerations to be taken into account when looking for your first home (neighborhood, schools, friends, family, etc.), there are also important considerations to be examined when choosing what may be your last residence. One issue that may arise is whether to remain close to one's current hometown and friends or to relocate to be close to family. For some seniors, their children have remained close to home so this would be a non-issue. However, when children have moved away, this may become one of the more difficult choices to be made and will very likely affect a person's transition into a new residence. Many seniors have formed close bonds with longtime friends and taking them away from that support and continuity may have a detrimental effect. However, if many of their friends have moved or passed away, it may in fact help their transition to be closer to the love and support of their children and grandchildren. This is an important first discussion to have in order to agree on a geographical starting point for your search.

Once a particular region is chosen, the next part of the process involves more day-to-day considerations. If this is the first step in transitioning out of a family home, once again a person's overall health prognosis should be taken into account. Some places called Continuous Care Retirement Communities provide different levels of care, from independent living through skilled nursing care, as a person ages. This environment offers the maximum amount of flexibility since an individual will not need to move away from the residence if his/her health deteriorates, but can instead transition between different levels of care.

Two other important personal preferences that should be taken into account when evaluating one's future living arrangements are

Making a Smooth Transition



meals and activities. Some seniors are very social and will enjoy participating in group activities and mealtimes. Others may prefer a quieter environment where they are left to form their own friendships, cook their meals and socialize at their own pace. Choosing

an environment that does not fit with one's personality may result in a tough transition and an additional move. The best way to determine if a residence is a good fit is to visit the community on several occasions and ask plenty of questions.

Finally, the most important step in beginning this process is consulting a knowledgeable elder law attorney and an experienced long-term care coordinator. At the best Elder Law firms, these individuals work together as a team to educate and guide you through various legal, financial and personal considerations in order to ensure the best transition possible for you and your family.

As a rule, never transfer assets for Medicaid planning unless you discuss this planning with an Elder Law attorney — the results can be catastrophic.

Nursing Home Worries?

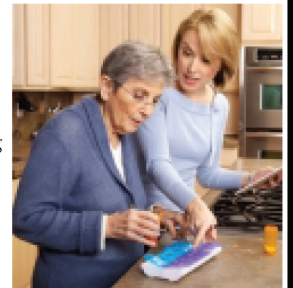
Are You Worried about Losing Your Home or Life Savings to the Cost of a Nursing Home?

Are You Concerned About How to Pay for Your Loved One's Expensive Nursing Home Care Without Going Broke?

Do You Want to Avoid Placing Your Loved One in a Nursing Home?

Are you a Veteran and Interested in Possibly Receiving an extra \$2100 a Month?

Are you the Spouse of a Veteran and Interested in Possibly Receiving an Extra \$1100 a Month?



In Pennsylvania, the Average cost of a Nursing Home is over \$97,000 per year.

How Much Can You Afford? Are You Prepared? Call Zacharia & Brown

View The Life Care Video On Our Website Under Resources



www.PittsburghElderLaw.com

McMurray Office
111 West McMurray Rd.
McMurray, PA 15317
(724) 942-6200

McKeesport Office
4500 Walnut Street
McKeesport, PA 15132
(412) 751-5670



This **Industry Insight** was written by Carrie Conboy. Carrie Conboy is an attorney at Zacharia & Brown and provides assistance and counsel to individuals and families regarding Estate and Elder Care Planning issues. Zacharia & Brown is one of the oldest, most established elder law firms in western Pennsylvania. The practice includes life care planning for seniors, elder law, Medicaid and veterans' benefits eligibility, nursing home asset protection, care review and advocacy, and estate planning and administration. Contact information: www.PittsburghElderLaw.com, 412.751.5670, 4500 Walnut Street, McKeesport, PA 15132.