

Overcoming Decision Paralysis

Jim and Susan were referred by an aging life care professional who was working with the couple to manage home care for Susan, a 77-year-old woman with middle-stage Alzheimer's disease, who had become increasingly forgetful and paranoid.

The care professional thought that Jim might benefit from Medicaid planning. Jim was still working from a home office and felt strongly that he was uninterested in exploring alternative living arrangements for himself, though he might consider an assisted living environment for Susan. At the encouragement of his adult daughter who lived out of town, Jim reluctantly agreed to meet with the Lifecare Affordability Plan® (LCAP™) team.

STEP
1

Step1: Defining Reality

Jim's family had struggled financially growing up, but later in life he married Susan, who inherited money from her parents. Together, they accrued an estate that Jim was intent on passing on to his children. Because Jim was so reluctant to talk about money – which still had a negative charge from his childhood – he hadn't discussed his entire financial situation with his adult son and daughter.

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CLIENT PROFILE

Jim (78) is struggling to manage the recent diagnosis of his wife, Susan (77), with middle-stage Alzheimer's disease. He has suffered some health problems as well.



MOST HOPEFUL FOR

Jim would like to continue to live at home, even if Susan needs to move to an assisted living environment.



MOST FEARFUL OF

Jim is fearful of living apart from his wife, and running out of money for her care.



LCAP IMPACT

The LCAP process provided Jim with clarity and security. Through his work with the LCAP team, Jim better understood how the couple's wealth could be put to use to provide better care for his wife, while maintaining his independence in a different living environment.

STEP
2

Step 2: The LCAP Process: Hope Over Fear

The LCAP team took the lead on guiding the conversations and Jim revealed his fears of moving out of his and Susan's home, as well as concerns about paying for Susan's care. The LCAP team showed him that the healthcare and financial decisions he was facing were better made in the context of a family discussion. Jim agreed to include his children in the conversations, and then his children were able to shift from trying to drive a decision to focusing on being emotionally supportive to their father.

STEP
3

Step 3: Plan of Action

Having recognized Jim's fears around spending money, the LCAP team presented him with an overview of the financial impacts for different healthcare scenarios. When the team assured him that, whatever choice he made, he would be financially secure, Jim was visibly relieved. Jim's children also assured him that it was more important for him to improve his current living situation than to pass along an inheritance. Confident that he wasn't going to make a rash decision, Jim was able to change course and take a realistic look at different care options.

Through the LCAP process, it became clear to Jim that it would be increasingly difficult to care for Susan as his own health declined. To ensure the best care for both of them, Jim decided to move to independent living in the same community as Susan's memory care community. The relief of making this decision seemed to immediately improve Jim's physical and mental health. And Jim's children were happy and relieved to know both parents were together in a community where they would get support.

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1650 Tysons Blvd., Suite 1575
Tysons Corner, VA 22102

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Call: **844-347-2344** / Email: **info@affordlife.com** / Visit: **LifecareAffordability.com**

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