

My Kids Will Care for Me - And Other Myths About Aging

Many parents come from the old school believing that their children will provide care for them when they age. Some children offer unwavering support while others simply have their own responsibilities with family and career. As a result, some parents expecting support from children are left without assistance. If your parents have slyly mentioned that they expect you to care for them when they are older, give them a copy of this article and have an open discussion. It may open their eyes to the reality and burdens of having children provide care versus developing their own independent long term care plan and result with a realistic expectation of what their children will do for them when the times comes. It may also force them to face the reality that they need to plan for their own care. Myth one: my kids will take care of me. Have you asked them? Have they agreed? What happens if your children experience a change in their living location or employment status? Will they still be able to provide care? Do you really want your children providing assistance with personal hygiene, bathing and diapering when you age? Have you considered how the additional time required to care for you will affect their spouse, children and employment? Myth two: I am healthy and will not need assistance. The statistics are undisputable. There is a one hundred percent probability that you will die. Unfortunately when death comes it usually does not come conveniently or at the right time. Lucky are those who die quickly in an accident. Most of us will die after an illness that requires a certain amount of care. This care may be provided in our own home (we should be so fortunate) or the care will be provided in a hospital or skilled nursing facility. The odds are against us that we will not need care. And if we are fortunate we will not die alone but with friends or family at our side. Would you rather allow your family to be with you at peace in conversation and enjoyment or changing your diapers and worrying about how they will provide your round the clock care? Myth three: The government will take care of me. Unless you are fortunate enough to be a veteran of the United States and accepted into a skilled care veteran facility, it is unlikely that the government will take care of you. Medicare after age 65 pays for hospitalization, some facility care and physician services. If you expect the government to take care of you then Medicaid will be your best option. Are you prepared to spend all of your assets down to a limit of \$2,000 per month and live in a care facility funded by the government? Call around and go visit a Medicaid skilled nursing facility. Then decide whether that is the place where you want to spend the last year or days of your life. Myth four: So we had a few problems in our relationship. When I really need care my children will come through. Depending on the level of difficulty in family relationships your children may or may not be there for you. We know that all children do not have positive relationships with parents or even sometimes with their siblings. There were six children in our family and we all had different relationships with our parents and each other. Don't believe that these differences will be swept under the rug when parental healthcare issues arise. In fact they often escalate as memories of the past that have not healed are opened again. The truth of the matter is that you are the only person who can be relied on to care for yourself as you age. Sure it is nice to think that your children will help and they probably will. But how much better would it be to have a long term care plan in place that includes long term care insurance? This type of insurance reimburses health care expenses not paid for by Medicare like home care, day care, assisted living and skilled nursing care. How wonderful would it be for your family not to worry that the care you receive will be readily available and provided with quality. Aging should not be about causing additional worry but about eliminating worry for yourself and family members. Retirement should be enjoyable versus spending through your savings to pay for unexpected long term care expenses. Consider long term care planning before issues arise so that neither you nor your family have to worry about how you will receive care when you need it.

About the Author

Pamela D. Wilson, The Care Navigator, provides long term care planning and education for families experiencing transitions in health care. Visit <http://www.thecarenavigator.com> for information or call 303-810-1816. Receive free education and tips at <http://www.thecarenavigatorblog.com>

Source: <http://americanahost.com>