



# THE HUGHES LAW FIRM

A PROFESSIONAL CORPORATION

1974

## *Life Care Plan*



The secret to finding,  
getting and paying for  
long-term care...  
all under one roof.

# *Life Care Plan*



**HELPING OUR CLIENTS  
MAKE A LIFETIME OF  
GOOD DECISIONS CONCERNING**

**CARE OPTIONS**

**LEGAL MATTERS**

**ASSET PROTECTION**

**ASSET MANAGEMENT**

**GOVERNMENT BENEFITS**

**ESTATE SETTLEMENTS**

**OPPORTUNITIES**



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## INTRODUCTION



*Denver, CO*

Hello. I'm Richard Hughes, an elder law attorney and founder of The Hughes Law Firm.

MaryAnn came in to see me a little over a year ago, thoroughly confused and exhausted. She brought along her mother, Helen (age 80), who was suffering from mid-stage Alzheimer's. MaryAnn has been taking care of her mother for the past 2 years, but was now hitting the "wall."

MaryAnn was concerned about her mother's future care needs and the protection of her mother's assets in the event a nursing home placement became necessary. After discussing the various strategies to protect Helen's home and savings, MaryAnn started asking me questions like "Where is the best place to send my mother for Alzheimer's care?" and "Could I do just as well getting her help at home rather than moving her?" and "How do I keep myself from collapsing? I'm running myself ragged taking care of her...not to mention my three kids and husband!"

I had fielded many care questions like MaryAnn's in the past, but always felt ill-equipped to offer good answers. As an attorney, I could handle MaryAnn's legal questions, but when it came to her *care* questions, I stuttered and fumbled and pretty much told her she was on her own.

I had just returned from a four day conference at the National Academy of Elder Law Attorneys and learned about a new trend in the practice of elder law called "Life Care Planning." A holistic approach to the practice of law, it involves the services of an experienced geriatric care manager at the law firm to help clients navigate the non-legal waters of long term care.

We now work with several hand-picked geriatric care managers that help our families in a way we never imagined.

One of our care managers, Pam, went to work with Mary Ann. What a great fit.

With Pam on board, I called MaryAnn back into our office to revisit all of those care questions she asked several weeks earlier. During that meeting, I sat back, kept my mouth shut, and watched as Pam lifted one weight after the other off of MaryAnn's shoulders until her stress and anxiety simply melted away.

I always thought that my clients would be most interested in the legal answers and asset-protection ideas I had for them. I couldn't have been more wrong. The joy and relief my clients now find through their new relationship with Pam is as gratifying as it is surprising.

One of the first things Pam did for MaryAnn was teach her about a "pressure valve" she could open (respite care) that would allow her to periodically get away from "the situation" and get her life back. Pam also put her in contact with a home healthcare agency, showed her how Medicare would pay, prepped her for a future move to assisted living or a nursing home ( the top facilities only) and got her in touch with the awesome people at the Alzheimer's Association who put her together with other family members struggling with many of the same issues. Within a couple of weeks, MaryAnn found a new life, a better way to cope, and lower-stress ways to care for her mother.

In summary, we are now able to help MaryAnn and our new elder care clients get the help they need on both the legal and health-care sides of the equation ...all under one roof.

## **WHAT IS A LIFE CARE PLAN?**

A Life Care Plan with us is a “relationship.” Although we do legal documents for you, help you with accessing and advocating for good care, and represent you in making application for public benefits, those services form part of our relationship with you.

The Life Care Plan places special emphasis on issues surrounding long life. It connects your concerns about long-term care as you go through the later stages of your life with our knowledge and expertise at The Hughes Law Firm.

## **LIFE CARE PLANNING**

A Life Care Plan is a method to manage information about the individual. Families use a Life Care Plan in elder care management as a guide to necessary services and resources and outcome evaluation.

For your Life Care Plan to be successful, all of us must have an understanding of your diagnoses, medical treatment, estimated costs of treatment and services, factors affecting care outcomes, psychosocial implications, and ongoing health care and long-term care needs. We must be knowledgeable about community resources and eligibility for these resources. Furthermore, we must be able to identify and develop alternatives for care consistent with patient/family needs. A Life Care Plan represents the integration of these issues into a plan to meet individual needs.

## **PLANNING GOALS**

There are three principal goals of the Life Care Plan that we help you develop and implement:

1. We help make sure that you or your loved one gets good care, whether that care is at home or outside the traditional home setting. This is the most important of all goals, for it goes to the very heart of your quality of life in your later years. Your Life Care Plan is focused first on your good health, safety, and well-being.

2. We help you make decisions relating to your long-term care and special needs. We are your resource of experienced, supportive, knowledgeable, and objective advisors.

3. We help you find sources to pay for good long-term care. We work with you through the maze of choices and options to find the best, or often, the most comfortable solution to the asset protection problem created by the need to pay for quality long-term care.

## **YOUR CARE QUESTIONS ANSWERED**

We will help you answer your questions about your long-term care and health care choices:

- What health care, chronic care, and long-term care services are available to me? How can I get the good care I need and desire, whether in my own home, in a residential community or assisted-living facility, in a child's home, or in a nursing home?
- How will financial and health care decisions be made for me if I cannot make them for myself? Who can I rely on to make sure that decisions to be made are the right ones?
- If I can't take care of myself, who will make sure my spouse continues to have a good quality of life?
- If there a health care crisis, what will we have to do? Where do we turn for the help we need?
- How do I know I am getting good care? Who will advocate and intervene for me if necessary to ensure my right to quality health care and long-term care?

## OTHER QUESTIONS

A Life Care Plan helps you and your loved ones answer other pressing questions as well:

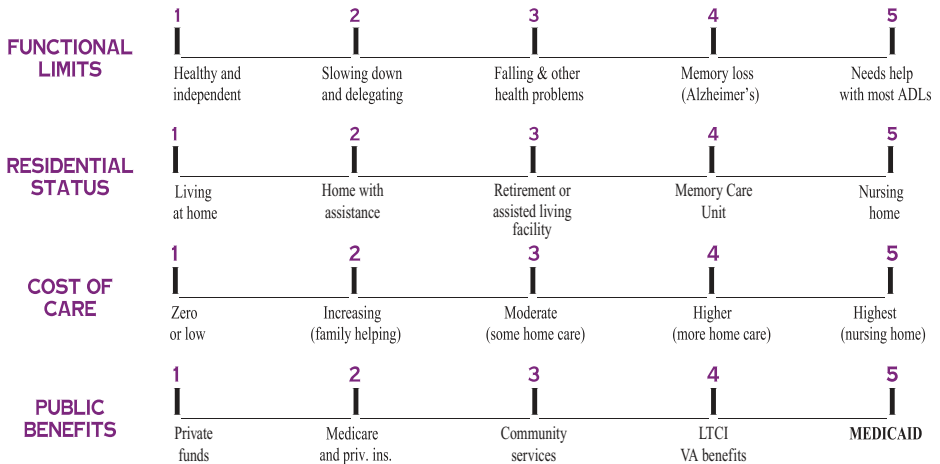
- How do I assure my financial security as I get older?
- What public benefits am I entitled to, and what do I have to do to qualify for them?
- Should I rely on Medicaid or other government benefits to help pay for my care? How do I apply for benefits?
- What kinds of insurance do I need? Should I buy long-term care insurance? Should I join a Medicare HMO?
- How and when should I distribute my assets? Can I save taxes and avoid probate?
- Do I have to spend all of my money on my care, whether in my home or in a residential care facility such as a nursing home? How can I protect my assets to take care of my spouse, to ensure I get good care, or to leave to my children?
- How do I provide for family members with special needs?

Caring for a loved one whose health is declining is difficult and confusing. A Life Care Plan can help you solve the long-term care puzzle and restore peace of mind.

Let us help you through this journey. Give Pam Peterson-Hohs a call at 303.268.3984, or email her at [pamph@thehlf.net](mailto:pamph@thehlf.net). Pam is the Director of our Life Care Planning Group, and can be your angel in a time of great need. Call her.

## CARE OPTIONS

Our number one goal is to identify and obtain the best care for you or your loved one based on present needs. As needs change, we will help you adjust along the following Continuum of Care:



There is a bewildering array of long-term care services and providers to choose from. Our staff is skilled at determining what services you need at any given time and matching those needs with the best available providers.

We will refer you to one or more of the following providers depending on your needs:

- Assisted Living Residences
- Non-Medical Home Services
- Home Healthcare Companies
- Independent Living Facilities
- Personal/Adaptive Products
- Transportation Companies
- Portable Meal Providers
- Adult Daycare Centers
- Medical Services
- Nursing Homes
- and on and on...



## LEGAL MATTERS

We will help you get your “ducks in line” so you can avoid unnecessary taxes, probate, family disputes, expensive conservatorships and guardianships.



We will also show you how to protect your children’s and grandchildren’s inheritance from divorce, lawsuits, debts, poor business decisions, over-controlling spouses and irresponsible life styles using the following tools:

Wills  
Trusts  
Living Wills  
Healthcare Directives  
Guardianship Designations  
Durable Powers of Attorney  
Business Matters and Contracts\*  
HIPAA Authorizations and Releases  
Conservatorships and Guardianships\*  
Medicaid Applications\*  
Litigation\*

\* Fees for business matters, conservatorships, guardianships, Medicaid applications and litigation are not included in the Life Care Plan fee and are subject to a separate fee agreement as the need arises.

## ASSET PROTECTION

Nothing is more important than your or your loved one's proper care. Preserving assets to provide for that care is critical.



Losing everything to long-term care costs leaves nothing to fall back on but meager government welfare benefits. This bare - bones result is undesirable and unnecessary.

Planning now can help you preserve assets that will allow you or your loved one to grow old with dignity. We will show you how with the following techniques:

- Life Estate Deeds
- Giftng Strategies
- Medicaid Planning
- Medicaid Qualifying Trusts
- Special Powers of appointment
- Long Term Care Insurance
- Spend Down Plans
- Medicaid Annuities

## ASSET MANAGEMENT

We will help you manage your savings, securities, home, investment real estate, insurance, business interests, personal property, income sources and bill paying on an as-needed basis.



We work with some of the most skilled and sensitive professionals in the Denver metro area and will refer you with confidence to:

Real Estate Brokers  
Investment Managers  
Estate Sale Companies  
Professional Fiduciaries  
Bill Paying Help  
Property Management Firms  
Reverse Mortgage Consultants  
Moving/Packing/Storage Specialists  
Appraisers/Home Safety Inspectors  
Structural Adaptation Installers  
Handyman Services

## GOVERNMENT BENEFITS

Many well-intentioned families don't have the foggiest idea about the many government programs that can make the difference between poverty and prosperity.



We will conduct a government - benefits screening with you so you won't miss out on any available programs. You will learn if the following benefits apply:

Medicaid  
VA Benefits  
Medicare A and B  
Aid and Attendance  
Prescription Drug Benefit  
Social Security Disability Income  
Supplemental Security Income  
Railroad Retirement  
Old Age Pension  
PACE Program

## ESTATE SETTLEMENTS

Dissent, confusion and conflict should not be  
the results of a life well lived  
and properly planned.



If we are privileged to help you or a loved one do proper estate planning, settling the estate will be simple and stress free. Utilizing our experienced staff and network of outstanding service providers, we will help you assemble the talent you need to make this promise a reality.\*

Probate  
Trust Settlements  
Federal Estate Tax Matters  
Small Estate Affidavits  
Dispute Mediation  
Will Contests  
Estate Sales

\* Fees for settling an estate are not included in the Life Care Plan fee and are subject to a separate fee agreement as the need arises.

## OPPORTUNITIES

Everyone moves through life from one transition to another. Our Life Care staff can suggest many exciting ways to help you create a new life vision.

You need confidence and direction.  
We can help you find your way.



If you want to get involved, help others, or meet more people like yourself, we can help you get connected with one or more of the following programs or activities:

- YMCA Centers
- Computer Education
- Charity Participation
- Circles of Conversation
- DC Partners (child mentoring)
- Fitness and Wellness Programs
- Employment & Volunteer Opportunities
- Senior Activities and Entertainment
- Grandparents Resource Center
- Foster Grandparents Program
- Volunteers of America Over 60
- Rainbow Bridge Activities
- Fun Senior Websites

## OUR STAFF

Our staff of elder care attorneys, estate paralegals, client service professionals and geriatric care managers brings over 125 years of combined experience to every case we handle.



We know how the long-term care system works, where to find community resources and what services cost.

We will advocate for you or your loved one every step of the way as attorneys, care managers and concerned citizens.

Richard Hughes, J.D.

Rick Best, J.D.

John C. Campbell, LL.M, CELA

Laurie Wert, J.D., LL.M

Garrett Anderson, J.D.

Chris Gordon, J.D.

Cindy Walsmith - Senior Paralegal

Laurie Babbitt - Estate Planning Paralegal

Marilyn Lane - Estate Administration Manager

Sheila Barrows - Estate Planning Paralegal

Andrea Laiti - Client Service Representative

Danielle Lane - Estate Administration Paralegal

Pam Nunez - Real Estate Consultant

Samie Rossie - Medicaid Consultant and Planning

Pam Peterson-Hohs - Director, Life Care Planning Group

## OUR FEES

We charge one all-inclusive fee for our services  
(i.e., no extra charges for phone calls,  
photocopying, long distance calls,  
recording fees, etc.)\*

Once retained, our Life Care Staff is at your beck  
and call for a full six months. For a nominal annual fee, we will  
continue to serve you for the months or years to come.



Factors that determine the amount of the fee include:

- The need for crisis planning
- Single person vs. married couple plans
- Need to dispose of/sell/manage assets
- Asset types, values and complexities
- Benefits eligibility or lack thereof
- Degree of attention to care needs
- Multi - state property issues
- Family dynamics

\* Our Service Agreement details those services that are provided under our  
all - inclusive fee and those that are excluded.



## CONCLUSION

Quality of care leads to quality of life. That's why you need to have the involvement of our Geriatric Care Manager to oversee the coordination of your loved one's health and long term care, serve as your healthcare advocate and empower you with the knowledge you need to make the right decisions.

Our Life Care Plan is a simple approach, yet goes well beyond what the traditional asset-focused elder care law firm offers. Your family will have a single point of contact to get the best, most appropriate care for your loved one during the journey down the continuum of care. The end result? Peace of mind... all under one roof.

### About The Hughes Law Firm

Founded in 1974, The Hughes Law Firm serves the special needs of aging seniors and their family members. The firm's staff of seventeen professionals all work to make certain the firm's clients get first-class care while protecting the family home and life savings. The firm offers free seminars on Medicaid and estate planning all around the city. Call (303) 409-3548 to find out when and where the next seminar is scheduled. Find out more about us, the law and how we can help by visiting our website at [www.thehugheslawfirm.net](http://www.thehugheslawfirm.net).



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## Satellite Offices

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Lone Tree



*Leading the Way in Special Needs and Elder Law*

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