



Huffman Law Offices, P.C. presents

The Golden Watch



Leading the Way in Special Needs and Elder Law

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Website
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Office News

WELCOME TO CURTIS BAILEY, ATTORNEY AT LAW, HAS JOINED THE FIRM AND WILL BE LOCATED IN OUR NEW SHILOH LOCATION OPENING JAN. 2012

ATTORNEYS BRIAN HUFFMAN & MICHELLE WEBER ARE NOW ACCREDITED WITH THE VETERAN'S ADMINISTRATION

A BIG THANK YOU TO ALL WHO SUPPORTED OUR WALK TO END ALZHEIMER'S TEAM WE RAISED \$3,245.00!!

Huffman Law Offices would like to extend our best wishes to all of our colleagues for a very Happy Holiday Season and a prosperous New Year. Additionally, we appreciate the assistance you have provided to our clients, as well as any referrals we have received. We also have enjoyed the opportunity to partner with

many of you to provide educational events through out the year and look forward to working with you in the New Year.



If you are planning any educational events for the 2012 calendar year and are in need of a

speaker, or educational materials for your event, please do not hesitate to contact us. We would be happy to provide speakers on the topics of Estate Planning, Health Care Decisions, Legal Planning for Dementia Patients, Special Needs Trusts, Medicaid Planning and Veteran's Benefits.

GROWING IN THE NEW YEAR

We are excited about the upcoming New Year as we have some big changes in store.

We now offer assistance to our clients in obtaining veterans benefits to help with their cost of care. We recognize the importance of educating our clients who are veterans on all of the options that might

be available to them. This is now something that we can assist with in our offices.

Another change that we are excited about is the opening of a new Shiloh, IL office and the addition of attorney Curtis Bailey. Curtis received his Bachelor of Arts in business Administration from Westminster

College in Fulton 1988 and his J.D. from the University of Missouri-Columbia School of Law in 1991. He comes to us with many years of experience in the areas of litigation, estate planning, and business formation. He is licensed in Missouri & Illinois. Visit Huffmanlawoffices.com for his complete profile.

CAN I GET PAID TO CARE FOR A SENIOR FAMILY MEMBER?

As the number of family members providing care for aging parents increases, the solutions to finding help with loss of income because of time off from employment for care giving has become a major concern for many.

The demands on both the time and energy needed to provide the needed care can make it impossible to maintain both a full time job with full time care giving.

Seeing a need to give support to family caregivers the federal government Administration on Aging created the National Family Caregiver Support Program.

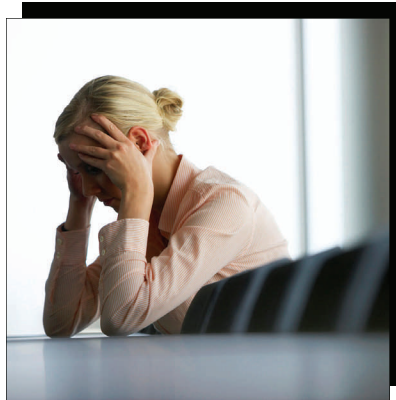
State Area on Aging division manages this program on the state and community level to offer support services that include:

- Information to caregivers about available services;
- Individual counseling, organization of support groups, and caregiver training to assist caregivers in making decisions and solving problems relating to their roles
- Supplemental Services, on a limited basis, to complement the care provided by caregivers.

Using Veterans Aid & Attendance Pension Benefit

A totally overlooked source of money to pay family caregivers to provide care at home is the Aid and Attendance Pension Benefit. This money is available to veterans who served during a period of war. Pension money is also available to the widows of these veterans. This benefit, under the right circumstances, can provide up to \$1,949 a month in additional income to pay family members to provide care at home.

Getting aid and attendance



benefit to pay for family caregivers is not an easy task. This is because there must be a caregiver contract in place, a physician medical evaluation done, income and asset qualifications met and proof of medical expenses provided. Submitting the correct forms and documentation can be easily completed with the help of a VA Accredited Consultant who understands the process.

Long Term Care Insurance

Benefit

If the senior being cared for has a long term care insurance policy that covers home care, payment to the care giver from this source could be arranged. Some policies require the care provider to be through a licensed home care agency, but others will pay for individual aides certified as such. This would require some training by the family member to become certified. There are policies that pay a daily benefit amount to the insured to use as they want to pay for their care. Check with a long term care insurance professional about types of policies.

Caregiver contract

In some cases the senior parent has the funds to pay for care. If a family member is giving care it is very important that a caregiver contract be in place. A signed and dated agreement will outline the services provided, as well as the amount of pay for these services. The contract will eliminate questions about what is expected from both parent and caregiver as well as providing a legitimate contract and payment record of services to qualify for Medicaid. For more information on Caregiver Contracts and the other options contact our office at 344-9330.

ESTATE PLANNING Q & A

Q. Should I revise my Power of Attorney since the Illinois Statue change occurred in July of 2011?

A. Maybe. The recent change in the law does not invalidate existing Powers of Attorney. So this alone is not a reason to revise or replace your existing power of attorney documents.

Yet, there are some improvements that

the new Statutory Power of Attorney forms have that are worth having if you

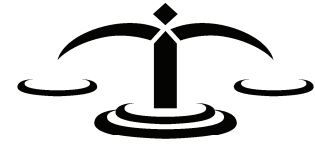


are in need of replacing an existing power of attorney for other reasons. (Such as a deceased or ill agents, documents

that were executed more than 5 years ago, etc.)

The best way to determine whether or not such replacement is appropriate or not is to schedule a consultation with your attorney for review of your documents and your individual situation.

To schedule such a consultation give our office a call at 344-9330.



**ILLINOIS STATE
BAR ASSOCIATION**

Member

Memory is the scribe

of the soul

-Aristotle

CLUES TO HEALTH & WELLBEING

This holiday season take a few minutes during all of the hustle and bustle and really take a close look at the health and well being of elderly family members and friends. There are often clues that can be seen during visits that might lead you to the fact some extra help might be needed. Below are a few things to take notice of :

1. Appearance— Have they lost a significant amount of weight, are their clothes clean and matching? Are they

keeping up with their normal hair routine?

2. Housekeeping- Does the house look more unkempt or cluttered than usual? Do you notice food that has expired in the refrigerator? Any needed repairs that have not been done? Is the temperature in the house too warm or too cold?

3. Memory- Are they repeating questions or providing you with the same information frequently? Do they seem to have trou-

ble following a familiar recipe?

4. Transportation - Do a quick inspection on their vehicle if they are still driving. Any damage? Do they have difficulty finding their way to familiar destinations? Do you feel comfortable riding with them?

These are just a couple of areas that might indicate that there are problems. Visit www.caregiverhelpnow.com or call 973-5947 for more information on how to help with improving the health and well being of your family member.



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The Golden Watch is a quarterly newsletter prepared by Huffman Law Offices, P.C. with the purpose of providing information regarding estate planning, elder law and senior care issues. Information contained herein may contain general explanations of legal issues, but should not be considered legal advice. Some portions of these materials may be considered advertisements. Please seek counsel from an attorney regarding all legal planning.

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