



# LAW OFFICES OF AVIV S. BLIWAS, LLC

MEDICAID PLANNING, ELDER LAW and ESTATE PLANNING

*Protecting Families' Life Savings from Nursing Home Costs*

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## Diary of a Caregiver-Part 1

Just about everyone reading this knows the basic story of my family and why I was drawn to this particular area of law. But I've never gotten into specifics of the day to day with anyone, not even my closest friends. Those of you who have ever been caregivers will understand some of the reasons. First, I wanted to protect my parents' privacy. You can imagine that there are things that went on that my parents wouldn't want the world to know about (frankly, I'm sure they would have preferred that I didn't have to know!). Second, in some ways, being a caregiver



creates a bond so intimate, that to share what went on in those private moments seems like a betrayal deeper than any other intimacy I can imagine (as intimate, if not more so, than betraying privacies of a marriage). Third, it is hard to re-live those moments. It is painful. It is remembering the worst days of my life, because I knew that, first my mother, and then my father, were dying, I knew they were suffering, and I knew that I couldn't stop it and I knew that I was doing a completely inadequate job of even keeping them comfortable and keeping them from suffering. It was the worst feeling in the world. I would have done anything to suffer for them, so they didn't have to.

But now that I've told you all the reasons I have kept many things to myself, I've decided to start sharing some of my story with all of you. I've decided it's important to help people understand and prepare realistically with what to expect. Caregiving is hard if not impossible for families. Sometimes medical conditions are so severe that people just can't be kept safely and comfortably at home without extraordinary expense. Some people just can't be caregivers, for many reasons—work obligations, family obligations, they live far away, they are not physically capable of doing it, or, perhaps the hardest to understand

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## WHAT'S NEW WITH US

I've got to be honest with you, November passed for me in a bit of a blur, and December hasn't come soon enough for me. Some highlights from November: my cousin Rachel came to visit from California. Rachel is in medical school at USC and she was interviewing for her residency at UPMC Hospital in Pittsburgh. My maternal grandmother always said she wanted a doctor, a lawyer, and a plumber in our family and then we'd have all the bases covered. We've now got 2 out of 3 but no plumber yet. Well, the night before Rachel's first day of interviewing (yes it's a two day process—fun!), the sink in the hotel room started spontaneously overflowing onto the floor! We decided it was grandma wishing her good luck (and wondering why there is still no plumber in our family)! So all of you out there always trying to fix me up, grandma would like a plumber....

For Thanksgiving, my original plans to be in North Carolina hit a bit of a snafu so instead I ended up having Thanksgiving dinner with the wonderful Jason and Sandy Holland of Travel Simplicity and their family. Those of you who haven't heard of Travel Simplicity yet have simply got to check them out or call me to get your ear talked off about how amazing Jason and Sandy are at their job (and they are excellent cookie bakers!). So it wasn't the Thanksgiving with my own family that I had hoped for but it was a lovely day, nonetheless.

December tends to be a slow time around the office, which gives us a chance to catch up and work on projects that have taken a backseat for awhile. I'll be coming out with a Special Report on Medicaid which will be available both on the website and in hard copy format sometime in December. It's in the final stages of editing now and is a great resource written in easily understood layperson language (because I wasn't allowed to write the first draft—only edit and review for legality!).

We hope you enjoyed your Thanksgiving whether eating, watching football, or shopping (or all three if you were ambitious). If you're celebrating Christmas, Merry Christmas! And a Happy New Year, in advance. ❄️

## Diary of a Caregiver-Part 1

*Continued from cover*

for some people, they are not emotionally capable of doing it. Some people just can't handle the emotional and mental toll it takes to care for a parent or spouse or sibling. And that doesn't make them bad people. It makes them human. And it's better for them to recognize their limitations than take caregiving on and abandon it halfway leaving everyone scrambling for an alternative that no one has prepared or planned for.

At 15 I moved away from Central Pennsylvania to go off to boarding school. I never thought I'd be back. I never wanted to come back. When I started looking at colleges, I wanted to be far from home. When I started thinking about where I wanted to practice law, from almost the beginning I knew it would be California, and had decided on San Francisco about a year before I moved there. Once I moved I was never happier. Even though San Francisco is expensive and yes, it is the Left Coast which does get on your nerves every once in awhile (I can't tell you the number of times I got yelled at by strangers for drinking water from a plastic bottle before I finally switched to a reusable one), I was happy. Happy doesn't even begin to cover it. This was the life I had always dreamed of having. I was a carefree young professional living in an

amazing city. My days consisted of going to court, and incrementally making progress on my career—but doing it on my own and my way which was important to me. Weekends and nights I met up with friends at any number of world class restaurants, went for drinks, for brunch, went to museums or concerts, hiking or charity events; San Francisco is a city almost geared towards the young, professional and single crowd. Shortly before I came back to Harrisburg, I remember talking to my mom on the phone and telling her that I was content. Of course I had goals, but for the first time in my life I felt like I was just content with who I was and where I was in life.

You're probably asking yourself what any of this has to do with being a caregiver. But this was the first part of my journey. Although it didn't become clear until later, this life, this happy life was the first sacrifice to caregiving. Not only did I have to give it up for the period while I was being a caregiver, but I was so altered, that it wasn't a life I wanted to go back to, that I was able to go back to.

When people plan, or fail to plan, for a time when they might not be able to do everything on their own anymore (and let's face it, almost all of us probably will), this might be one of the costs.

The question to begin asking yourselves, is whether the people who are potential caregivers are capable of



making this first sacrifice. The next question, is if they are, do you want them to?

As I mentioned earlier, some people just can't be caregivers. I was fortunate not to have any family obligations, such as children, that would prevent me from being able to drop everything to come home. Also, I didn't have work obligations so critical that they outweighed coming home. Lastly, it wasn't a question in my mind that with a choice between enjoying my life and spending my parents last months with them, my parents would always win out. But some people wouldn't make that same choice. It's better to honestly evaluate someone's capabilities and plan accordingly, than put blinders on and end up with a possible disaster. Remember, we aren't judging anyone harshly, it doesn't make them bad people, bad children, bad spouses, or bad siblings. We all have our strengths and our weaknesses.

Even if these people are willing and able to be caregivers, is that something you want of them? My parents didn't want it of me. They didn't want me to give up my life in San Francisco. My mother, especially, would probably have been heartbroken to know she was one of the reasons I decided not to go back. I'm sure everyone reading this wants the people they care about to enjoy their lives and doesn't want to be a burden on them.

You can't always control what choices people make. Even if my parents had every contingency covered and I could have safely stayed away, there's no way I would have. But that was my choice to make. I think the most valuable gift you can give, is the gift of choice. When there's a plan, there's a choice.

Next month, in Part 2, my story and journey as a caregiver will continue. ✨

## Question of the Month

**Q:** What does long term care cost?

**A:** In our area, the cost obviously depends on what type of care you need. Home health aides, which are not covered by insurance unless prescribed by a doctor or covered by a long term care policy, charge about \$20-\$25 per hour and require a 2-3 hr. minimum per visit. Adult day care, which is also usually not covered by insurance, costs about \$52 per day. Personal care homes, which are for people who don't quite need a nursing home but need some help, cost about \$3,175/month and are not covered by health insurance or Medicaid. Skilled nursing facilities cost about \$286/day (more for the best places) which comes out to \$104,390/year. ✨



Never too early to start...some of my younger readers.

## Meet Augusta



Hi there!

My name is Augusta Spandler, and I'm the new face at the front desk in the office! I am finishing up my Bachelor's Degree in Biology from Hood College and should have my degree in hand by January. In the future, I plan to attend audiology school to receive my Doctoral

degree in Clinical Audiology. My interest in audiology stems from my own personal hearing loss, which requires me to wear two hearing aids.

In addition to my interest in audiology, I also harbor a strong passion for music and horses. Growing up, I played the piano, clarinet, and saxophone and was always participating in the Harrisburg Academy's band with my clarinet as well as Hood College's Wind Ensemble once I was

in college. I would have to say that my strongest passion stems from my love of horses.

Horses have been a part of my life since I was little and my love and passion for them has never wavered. I ride and compete with my horses in so many different disciplines of horseback riding that it would be easier to list what I DON'T compete in with them! From racing and jumping to turning barrels, my horses are where I spend most of my free time. I ride and train out of Safe Haven Stables in Shippensburg, where I also teach lessons to students of all ages. I currently own three horses, and my main competition horse, Pantalaimon, is pictured with me.

So, that's me in a nutshell...a hard of hearing, music-loving, horse crazy girl! ❄️

### Calendar

December 4 – Life Stages Seminar  
 December 12 – Office Party  
 December 13– GFWC Holiday Dinner  
 December 17– JFS Board meeting  
 December 19 – DCBA Holiday Party  
 December 24 – 25 Office Closed  
 January 1 – Office Closed