



FINANCIAL PLANNING

FOR LONG TERM CARE

W O R K B O O K



Bringing the pieces together

Marietta Hall, CFP®

This long-term care planning workbook is meant as a guide to help you think about and organize your resources. It is not meant to substitute for financial, legal, tax or medical advice from a professional. It is a preparatory document for your meetings with those professionals. Fill out as much as you can and then make an appointment with the professionals you need to create your plan.

Workbook Navigation

Table of Contents

FINANCIAL INFORMATION

<i>How will I pay for this?</i>	<i>2</i>
<i>Will I need to go on Medicaid?</i>	
<i>How much does care cost in Alaska?</i>	<i>3</i>
<i>How much does care cost in other states?</i>	<i>4</i>
<i>What will Medicare Pay?</i>	<i>5</i>
<i>What will other insurance pay?</i>	
<i>What will I pay out of my own pocket</i>	

HOW DO I START TO PLAN?

<i>Longevity and diagnosis</i>	<i>6</i>
<i>Friend/Family Meeting, what should I communicate.</i>	<i>7</i>
<i>What financial resources do I have?.</i>	<i>8</i>
<i>Who will care for people I am caring for?.</i>	<i>9</i>
<i>What legal documents to I have ready and what should I add or update</i>	<i>10</i>
<i>Plan for Funding</i>	
<i>Early Stage</i>	<i>11</i>
<i>Mid Stage</i>	<i>12</i>
<i>Late Stage</i>	<i>13</i>

What vulnerabilities will we need to be careful about?

<i>Handling money and when family or friends should step in.</i>	<i>14-15</i>
<i>Financial Fraud and Red Flags</i>	<i>16</i>
<i>Who can help in the community.</i>	<i>16</i>

Action Plan

<i>Complete List of Critical Actions Needed</i>	<i>17</i>
<i>Four critical things I will tackle first</i>	<i>18</i>

We welcome feedback, edits, ideas, and anything that can make this workbook more effective, more correct, and more helpful. Please send comments to marietta@apcm.net



*Look out for these puzzle pieces large and small,
to indicate important items you need complete.*

Longterm Care Funding Comprehensive Planning



Limited Assets
< \$500 thousand

Symptoms
Or
Diagnosis

Considering All
Spending Thru
Medicaid Lens

Your assets indicate that if you need a nursing home level of care, you will likely access the **Medicaid** system.



Moderate Assets
< \$3.4 million
> \$500 thousand

Symptoms
Or
Diagnosis

Considering All
Spending Thru
Medicaid Lens

Continue with your financial plans. Confirm with your lawyer that your legal documents and wills are in order. **Medicaid could be needed.**



High Assets
> \$3.5 million

Symptoms
Or
Diagnosis

Prepare "Self
Funded" Plan

Your assets preclude you from Medicaid assistance. Start a SELF FUNDED PLAN with Financial Planner. Meet with your lawyer to prepare the legal documents and wills to ensure your wants and needs are met. **Medicaid should not be needed**

Regardless of your assets, if you are facing a diagnosis that could lead to longterm care, you should:

1. Have a family meeting to establish your core values and plan.
2. Get familiar with local resources and peer groups available to you.
3. Breathe, you are not alone.

Medicaid 5 Year Look-Back Period



The federal government has established a "look-back period" for all individuals applying for Medicaid. This is a set period of time prior to the individual's application during which the Medicaid administering agency reviews all the financial transactions that the senior has made.

MEDICAID SPEND DOWN PLANNING

For a person to be eligible for nursing home level of care from Medicaid, they must have limited income and assets.

PENALTY: A Medicaid applicant is penalized if assets (money, homes, cars, artwork, etc.) were gifted, transferred, given away, or sold for less than the fair market value within this period. Assets can be spent down on a specific list of things.

Penalties come in the form of a period of time that the applicant is made ineligible for Medicaid. *This means they will not be able to receive care services paid for by Medicaid for a certain number of months. Sometimes this can be used to your advantage.*

SPOUSE: Please note, asset transfers by the applicant's spouse can also affect the applicant and can result in a Medicaid penalty period for the applicant.

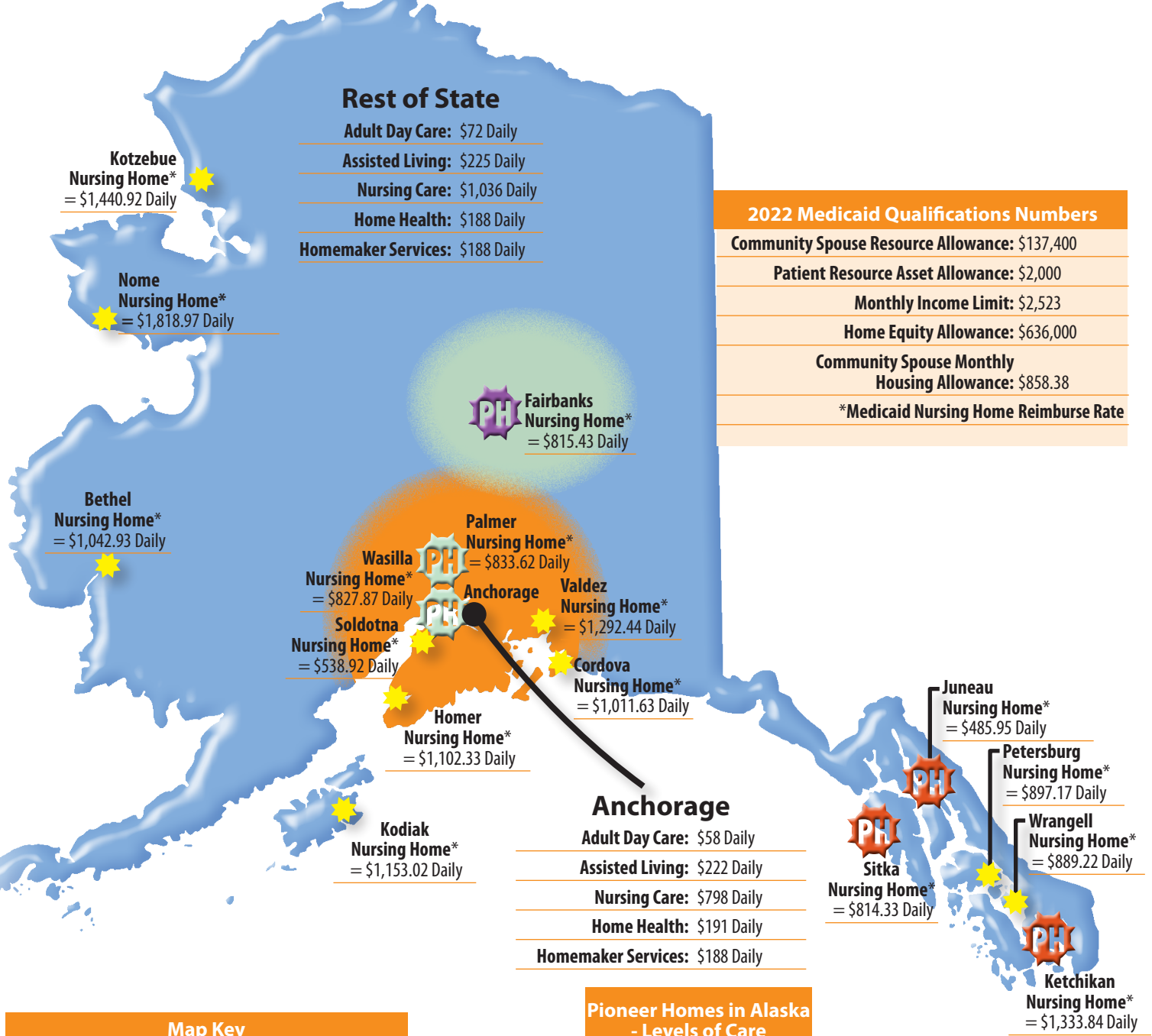
CARE GIVERS: Even payments to a caregiver can be found in violation of the *look-back period* if done informally, meaning no written and legally binding agreement has been made.

The penalty period begins on the date that one becomes eligible for Medicaid, not the date that the transfer or gift resulting in penalization was made.

For example, if you transferred your home to your child on August 5th, 2016, but didn't become eligible for Medicaid until March 16th 2018, your period of ineligibility will begin on March, 16th, 2018.

It's important to note, if a gift or transfer was made prior to the look back period, an individual will not receive a penalty.

Care in Alaska Cost Comparison By General Region



Map Key

Pioneer Homes (PH) Locations

- PH** South Central: Anchorage, Palmer
- PH** South East: Juneau, Ketchikan, Sitka
- PH** Interior: Fairbanks

PH wait list is 1-2 years once you are in top 20 names.

Regional community with access to local LTC – Nursing home daily rate

Update as of Oct. 2021, Source: *Genworthfinancial/costofcare Pioneer Home Costs as of Jan. 1, 2022*

Medicaid Rates as of Jan. 1, 2022, Source: *2022 SSI & Spousal Impoverishment Stnds Ak Medicaid Rates as of 7/1/22 Current Alaska Medicaid Rates Memo from health.alaska.gov*

2022 LTC Cost Financial Across The Country Annually

Location	Nursing Home Private Room	Nursing Home Semi-Private Room	Assisted Living Private Room	Day Care 5 days per wk 52 weeks
Alabama (AL)	\$84,315	\$80,118	\$42,030	\$9,100
Alaska (AK)	\$291,380	\$291,380	\$81,180	\$14,979
Arizona (AZ)	\$96,360	\$78,475	\$48,000	\$25,220
Arkansas (AR)	\$80,300	\$73,000	\$45,120	\$20,800
California (CA)	\$146,000	\$117,530	\$63,000	\$22,100
Colorado (CO)	\$116,709	\$102,810	\$57,000	\$23,400
Connecticut (CT)	\$182,044	\$165,163	\$61,551	\$22,100
Delaware (DE)	\$150,928	\$147,278	\$71,940	\$19,937
District of Columbia (DC)	\$125,925	\$125,925	\$83,730	N/A
Florida (FL)	\$115,523	\$103,843	\$48,000	\$18,200
Georgia (GA)	\$91,250	\$84,133	\$42,420	\$15,600
Hawaii (HI)	\$169,360	\$150,015	\$64,500	\$19,500
Idaho (ID)	\$109,500	\$102,200	\$46,050	\$26,000
Illinois (IL)	\$85,866	\$75,190	\$53,850	\$22,620
Indiana (IN)	\$104,405	\$87,235	\$51,390	\$20,800
Iowa (IA)	\$89,425	\$82,490	\$52,404	\$16,237
Kansas (KS)	\$81,760	\$75,555	\$54,960	\$21,450
Kentucky (KT)	\$95,630	\$86,140	\$41,370	\$20,280
Louisiana (LA)	\$72,719	\$49,113	\$44,979	\$21,450
Maine (ME)	\$135,050	\$125,925	\$70,380	\$31,200
Maryland (MD)	\$146,000	\$124,100	\$58,800	\$23,140
Massachusetts (MA)	\$162,425	\$151,475	\$78,000	\$19,045
Michigan (MI)	\$118,260	\$109,135	\$51,000	\$20,800
Minnesota (MN)	\$156,859	\$139,211	\$54,090	\$26,000
Mississippi (MS)	\$87,768	\$85,410	\$42,000	\$16,900
Missouri (MO)	\$71,175	\$63,145	\$36,000	\$22,880
Montana (MT)	\$96,725	\$90,885	\$53,400	\$31,200
Nebraska (NE)	\$99,463	\$89,790	\$48,915	\$22,100
Nevada (NV)	\$120,085	\$110,595	\$45,000	\$21,450
New Hampshire (NH)	\$144,175	\$131,400	\$72,630	\$22,100
New Jersey (NJ)	\$145,818	\$135,043	\$77,940	\$23,400
New Mexico (NM)	\$100,375	\$91,250	\$53,970	\$23,920
New York (NY)	\$158,797	\$153,300	\$54,960	\$22,880
North Carolina (NC)	\$98,550	\$89,790	\$48,120	\$14,365
North Dakota (ND)	\$151,041	\$143,741	\$40,695	\$40,602
Ohio (OH)	\$98,550	\$87,600	\$55,620	\$20,800
Oklahoma (OK)	\$73,000	\$65,700	\$46,260	\$17,940
Oregon (OR)	\$133,360	\$124,100	\$60,540	\$31,850
Pennsylvania (PA)	\$133,882	\$124,841	\$49,200	\$19,500
Rhode Island (RI)	\$120,450	\$113,150	\$81,915	\$21,580
South Carolina (SC)	\$95,813	\$87,418	\$4,338	\$16,900
South Dakota (SD)	\$91,250	\$85,410	\$40,200	\$31,200
Tennessee (TN)	\$91,980	\$85,775	\$49,260	\$20,800
Texas (TX)	\$85,107	\$61,503	\$47,970	\$9,230
Utah (UT)	\$109,500	\$86,140	\$42,000	\$23,270
Vermont (VT)	\$133,225	\$127,020	\$63,000	\$38,688
Virginia (VA)	\$109,865	\$98,550	\$63,000	\$20,280
Washington (WA)	\$125,597	\$113,150	\$72,000	\$31,200
West Virginia (WV)	\$146,548	\$139,430	\$49,920	\$13,000
Wisconsin (WI)	\$116,800	\$108,259	\$55,200	\$20,670
Wyoming (WY)	\$91,615	\$83,950	\$50,025	\$20,800

LTC Data Excerpted from:

Nursing Home, Adult Day Care, Assisted Living Data
Excerpted from <https://www.genworth.com/aging-and-you/finances/cost-of-care.html>

Transitions & Continuum of Care; Payer Sources & Criteria for Coverage

Person discharged from a setting & family cannot afford care at home.

What Next?

Nursing Home?

Medicare has strict criteria for payment (*severity of illness/intensity of service*). Admission to a nursing home requires a inpatient stay of 3-days in a hospital. After required hospital stay:

- Days 1-20 are covered
- Days 21-100 are covered with cost sharing
- Day 101+ there is NO coverage. If admitted from home, Medicare will not pay.

Home Health Care?

Medicare only covers if the person needs "skilled care" (*RN/Therapy*). Must be ordered by an MD who certifies the need for skilled care. Custodial care or home care w/o skilled care is likely not an option. If it is – the duration will be short.

What Will Medicare Cover?

Less than you think.

Long Term Care (LTC) Insurance

Good...

The person has purchased LTC insurance – right?

Not so Good...

May only begin paying when Medicare stops – can apply strict criteria for payment & only pays a finite co-pay on a daily rate.

Read the fine print

Pull out all the documents for care coverage that the person has. *Read them carefully. Call the insurer and remember no question is stupid. You are the best advocate for your loved one.*

Alternatives

- (1) **Assisted Living Facility (ALF)**
- (2) In Home Care Coordination (non-skilled); assistance with **Activities of Daily Living (ADLs)** and medications.

Less costly care - the majority of payment in ALF is a combination of private pay and Medicaid.

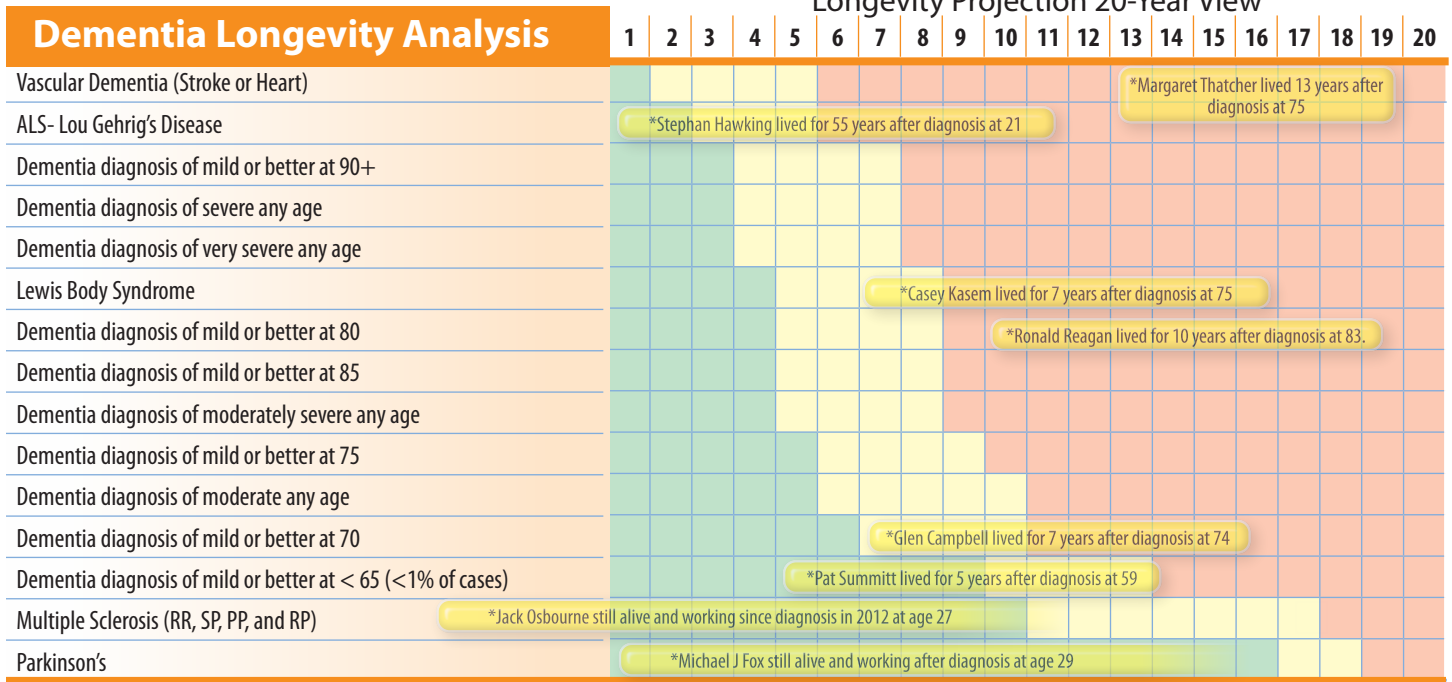
Thank You to Barbara Bigelow, of Bigelow Community Consulting, LLC for the diagram concept and information on this page.

Do First (Planning) or Do Later (Reacting)

1. Talk with a financial advisor.
2. Talk with an Elder Law Attorney.
3. Understand the high cost of elder care, especially in a facility such as a nursing home. The majority payer in nursing homes are Medicaid.

How Do I Start To Plan

Longevity Projection 20-Year View



*Margaret Thatcher lived 13 years after diagnosis at 75

*Stephan Hawking lived for 55 years after diagnosis at 21

*Casey Kasem lived for 7 years after diagnosis at 75

*Ronald Reagan lived for 10 years after diagnosis at 83.

*Glen Campbell lived for 7 years after diagnosis at 74

*Pat Summitt lived for 5 years after diagnosis at 59

*Jack Osbourne still alive and working since diagnosis in 2012 at age 27

*Michael J Fox still alive and working after diagnosis at age 29

KEY

* Alzheimer's Disease is the most common of the dementia diagnoses.
Table is based on interpretation of narrative information from www.alz.org, Alzheimers.org.uk, lbda.org, nationalmssociety.org, Parkinson.org, and wikipedia for anecdotal personal stories.

- Early Stage - Go Go** years where you may need assistance with 1 or more ADLs and illness might be managed and cost of care is lower.
- Mid Stage - Slow Go** years where you may need a care provider for 1-2 ADLs and care costs could progressively rise.
- Late Stage - No Go** high cost years where you need a care provider for 2 or more ADLs and end of care costs.

What are Activities of Daily Living (ADLs)?

Activities of Daily Living or ADLs is a term used by healthcare professionals to refer to the basic self-care tasks an individual does on a day-to-day basis. These activities are fundamental in caring for oneself and maintaining independence. An individual's ability or inability to perform ADLs is often used by health professionals as a way of measuring an individual's functional status, especially that of older adults or those with disabilities.

Basic ADLs are self-care activities routinely performed which include, but are not limited to:

- 1. Eating:** Self-feeding
- 2. Bathing:** Showering and/or bathing
- 3. Dressing:** Dressing, which includes selecting appropriate attire and putting it on
- 4. Toileting:** Toileting, which includes getting on/off toilet and cleaning oneself
- 5. Transferring:** Functional mobility, which includes the ability to walk and transfer in and out of a chair or bed. Essentially, it's the ability to move from one place to another as a person goes through their daily routines.
- 6. Maintaining Continence:** Exercises complete self control over urination and defecation.

One way to look at basic ADLs is to think of them as the activities a person does when they get up in the morning preparing to leave the house and those they do regularly day in and day out.

Source: www.seniorliving.org/caregiving/activities-of-daily-living/

Medicare/Medicaid Nursing Home Level of Care is a measure of care needs that must be met for Medicaid nursing home admissions. It might also be used to receive long-term care services and supports from a home and community based services (HCBS) Medicaid waiver. It is not easily definable and there is no formal federal definition so it is defined state by state and commonly use assessments of physical ability, health and medical need, cognitive impairment, and behavioral problems.

Family Meeting

Critical Information you might need for:

in case of incapacity or death.

Place an "X" through your
Critical Action Items for making
your plan on page 17



The person with legal permission to act for me:

Name

Contact Information

Attorney You Should Contact:

Name

Contact Information

Financial Advisor You Should Contact:

Name

Contact Information

CPA You Should Contact:

Name

Contact Information

Physician You Should Contact:

Name

Contact Information

Other Professionals You Should Contact:

Profession

Name

Contact Information



Clergy and Spiritual Advisors You Should Contact:

Name

Contact Information

Name

Contact Information

Family who know my values, finances & wishes:

Name

Contact Information

Name

Contact Information

Name

Contact Information

Name

Contact Information

Friends who know my values, finances & wishes:

Name

Contact Information

Name

Contact Information

Name

Contact Information

Name

Contact Information

What Financial Resources do I have?

Place an "X" though your Critical Action Items for making your plan on page 17



Name: _____

+	Current Income Sources	Titling Survivor	Balance/Benefit	Date	Beneficiary
	Pensions				
	Social Security Income (If Over 63)				
	Social Security Disability Income (If Under 63)				
	Military benefits				
	Disability Insurance (short-term and Long-term)				
	Rental income				
	Asset sales agreements				
	Income annuities				
	Accounts receivable				
	Buy/sell business agreements				
	Alimony and child support				
	Child support				
	LTC monthly benefits once qualified				
	Income from Reverse Mortgage				
	Other				
	TOTAL		\$		
+	Survivor Income Sources				
	Survivor benefits of any of the income listed above				
	Life insurance benefits				
	TOTAL		\$		
+	Assets				
	Long Term Care insurance				
	Long Term Care hybrid life insurance				
	Traditional retirement accounts (401k, 403b, 457, IRA...)				
	Roth retirement accounts (401k, 403b, 457, IRA...)				
	Deferred annuities				
	Cash & liquid investments (cash within 20 days)				
	Cash value of life insurance				
	Home Equity*				
	Rental and business property				
	Land and other real estate				
	Pre-paid burial expenses*				
	Trust				
	Other assets – less liquid: businesses, collectibles				
	Brokerage Account				
	TOTAL		\$		
+	Liabilities				
	Mortgage				
	Child support				
	Alimony				
	Purchase agreements				
	Other debt				
	TOTAL		\$		
+	Special circumstances for planning:				
	Are you AK Native or American Indian?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
	Are you a Veteran?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		

* May be excluded by Medicaid.

What if I am caring for others now?

Place an "X" though your
Critical Action Items for making
your plan on page 17



In case I need care now, how will I shift help:

People I care for now	Who will take over care?	Who will take care of money?
Name:		
	Alternate:	Alternate:
Where are the legal documents:		
The things I care about/fear the most for the person I care for:		

Name:		
	Alternate:	Alternate:
Where are the legal documents:		
The things I care about/fear the most for the person I care for:		

Name:		
	Alternate:	Alternate:
Where are the legal documents:		
The things I care about/fear the most for the person I care for:		

Care Plan for me:	Role in my care:	Reason, thoughts:
Best person to assist me:		
	Alternate:	Alternate:
The thing I care about/fear the most for myself:		

Best place for me:
Locality I would consider if I need care:
Alternatives I would consider:

Have I planned for:
Primary Caregiver death?
Both spouses in care?
Extremely long illness - 10 years or more?

This is not a replacement for legal documentation to solidify your wishes. It's an expression of intent and a way to gather your thoughts before bringing them to your legal advisor.

Worksheet For Care Funding

EARLY



EST. 1-8 Hours of Daily Care

Place an "X" through your Critical Action Items for making your plan on p. 17

Name: _____

Diagnosis or Potential Diagnosis:

Expenses	Estimate Monthly Cost	Source of Funding
Spouse	\$	
Other Family/Friends	\$	
Bartered Care <i>(More common off the road system in AK, zero cost but exchange "Hold Harmless Agreements" for liability protection.)</i>	\$	
In Home Services	\$	
Adult Day Care	\$	
Respite Care	\$	
Costs For Housing Modification	\$	
Funds for Enjoyment	\$	

Do you have an estimate of how long this stage may last for you?

Things you would like to do in this phase:

Things that may help you maintain this phase:

What resources are at risk if your spouse is alive?

What resources are at risk if you're single?

Will any insurance help in this phase and what is needed to activate this insurance?

What resources can be spent in this phase?

Estimated years they will last?

Worksheet For Care Funding

MIDDLE

EST. 8-16 Hours of Daily Care



Place an "X" through your Critical Action Items for making your plan on p. 17

Name: _____

Diagnosis or Potential Diagnosis:

Expenses	Estimate Monthly Cost:	Source of Funding
Spouse	\$	
Other Family/Friends	\$	
Bartered Care <i>(More common off the road system in AK, zero cost but exchange "Hold Harmless Agreements" for liability protection.)</i>	\$	
In Home Services	\$	
Adult Day Care	\$	
Respite Care	\$	
Costs For Housing Modification	\$	
Funds For Enjoyment	\$	
Assisted Living <i>(Alternative To Home Care)</i>	\$	

Do you have an estimate of how long this stage may last for you?

Things you would like to do in this phase:

Things that may help you maintain this phase:

What resources are at risk if your spouse is alive?

What resources are at risk if you're single?

Will any insurance help in this phase and what is needed to activate this insurance?

What resources can be spent in this phase?

Estimated years they will last?

Worksheet For Care Funding

LATE
EST. 24 Hours of
Supervised Care



Place an "X" through your
Critical Action Items for
making your plan on p. 17

Name: _____

Diagnosis or Potential Diagnosis:

Expenses	Estimate Monthly Cost:	Source of Funding
Spouse	\$	
Other Family/Friends	\$	
Bartered Care <i>(More common off the road system in AK, zero cost but exchange "Hold Harmless Agreements" for liability protection.)</i>	\$	
In Home Services	\$	
Adult Day Care	\$	
Respite Care	\$	
Assisted Living <i>(Alternative to maintaining care in your home)</i>	\$	
Skilled Nursing Care <i>(Alternative to maintaining care in your home)</i>	\$	

Do you have an estimate of how long this stage may last for you?

Will you use Medicaid in this phase?

Things that may help you maintain this phase:

What resources are at risk if your spouse is alive?

What resources are at risk if you're single?

Will any insurance help in this phase and what is needed to activate this insurance?

What resources can be spent in this phase?

Estimated years they will last?

Diminished Financial Capacity - 8 Domains



Place an "X" through your
Critical Action Items for
making your plan on p. 17

How do I know when to step in to help with money?

Even in the early stages of cognitive impairment or dementia a person may be particularly vulnerable to diminished financial decision making. This worksheet is a result of a study of financial decision making that broke capacity into 8 domains. They are not cumulative and they do not indicate, as stand-alone domains, that this person is not capable of making financial decisions. They can indicate an area of vulnerability and a need for support. They can indicate that this person could be vulnerable to financial fraud or exploitation. This can also be an explanation for a significant amount of strain on relationships with family. As family, friends, or caregivers on the front lines with vulnerable people you may see these signs before a professional does. If you can address indications of vulnerability in a way that is given and received with compassion and respect, take the time to put some safety measures in place. If you cannot address these concerns, have an objective medical or legal professional evaluate the concerns. If fraud or exploitation is suspected, look to page 15 for resources and activate them immediately.

Source: https://www.researchgate.net/publication/271599670_Financial_capacity_in_older_adults_A_growing_concern_for_clinicians

Domain 1 Naming coins/currency • Coin/currency relationships • Counting coins/currency

Basic Monetary Skills	Capable	Marginally	Incapable
Preparation: <i>Have a selection of coins.</i>			
Question: How much are these coins worth?			

Domain 2 Define term "money" • Define ways people obtain money • Define the term "loan"

Financial Conceptual Knowledge	Capable	Marginally	Incapable
Question: How did (do) you earn money?			

Domain 3 Identify item cost • One item grocery purchase • Addition of sales tax

Cash Transactions	Capable	Marginally	Incapable
Preparation: <i>Have an item with a price tag. Have cash and coin available to work with.</i>			
Question: How much is this and how much will 10% sales tax add?			

Domain 4 Understand checkbook • Use checkbook • Use checkbook register

Checkbook Management	Capable	Marginally	Incapable
Preparation: <i>Have a check and check book available. Have an item to purchase like the one used in Domain 3.</i>			
Question: Write a check to purchase this and tell me how much will be left in your account.			

Diminished Financial Capacity - 8 Domains



Place an "X" through your Critical Action Items for making your plan on p. 17

How do I know when to step in to help with money?

Domain 5 Identify bank statement • Identify bank statement balance • Identify deposit

+ Bank Statement Management	Capable	Marginally	Incapable
Preparation: <i>Have bank statement available.</i>			
Question: Was check XX cashed this month and how do you know?			

Domain 6 Detect telephone fraud risk • Determine appropriate value • Advertising automobile • Receiving payment

+ Financial Judgment	Capable	Marginally	Incapable
Preparation: <i>Have a car dealer ad from the newspaper or print car ads off of Craig's List.</i>			
Question: If someone called you to buy your car, how could you tell they were legitimate buyers?			

Domain 7 Understand bills • Identify bill amount • Questioning amount of bills • Unpaid bills

+ Bill Payment	Capable	Marginally	Incapable
Preparation: <i>Have a few different utility bills available.</i>			
Question: Why did (x) send you these bills and who do you contact if the bill is wrong?			

Domain 8 Income • Identify source of income • Assets and will/trust • Identify valuables and will/trust

+ Knowledge of Personal Assets and Estate Arrangements	Capable	Marginally	Incapable
Preparation: <i>Have a Will or Pay Stub or list of valuables. A Google search can provide sample of these items.</i>			
Questions: What is a source of income for you right now? What assets would you list in your will?			

Office of Elder Fraud & Assistance

Contact Information



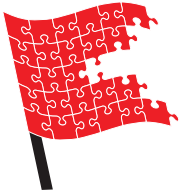
Address: 900 W. 5th Ave., Ste 525
Anchorage, AK 99501

Phone: (907) 334-5989

Fax: (907) 375-7788

Email: doa.opa.elder.fraud@alaska.gov

website: doa.alaska.gov/opa/oefa/



Red Flags of Fraud

- Mail is piling up, unpaid bills
- Excitement about winning lottery or a prize
- Taking out a lot of money and will not disclose why
- New companion, advisor or POA and they are breaking previously established financial patterns
- Elder is fearful, distressed or depressed and this is out of character for them; *such as cannot afford medication or groceries and did not previously have these financial problems*
- Missing checks from the checking account or do not remember writing checks
- Unusual checks written from the account, not their signature
- New individual is accompanying elder into the bank
- Elder is withdrawing substantially more money than they usually did per month
- Elder complains they cannot get a hold of the person handling their investments or money or they will not give them an accounting for spending when they ask
- Charges inconsistent with elder's lifestyle and this is out of character
- Abrupt changes in financial documents like wills or deeds
- Elder has been a victim of financial exploitation in the past

Resources & Advocacy Groups

Division of Public Health & Social Services Health Facilities Licensing & Certification

4501 Business Park Blvd, Ste 24, Bldg L
Anchorage, AK 99503
(907) 334-2483
Fax (907) 334-2682
After-Hours Complaint Hotline 1-888-387-9387

Persons 60 and Over

Office of the Long Term Care Ombudsman

3745 Community Park Loop, Suite 200
Anchorage, AK 99508
(907) 334-4480
1-800-730-6393

Persons Under 60

Disability Law Center of Alaska

3330 Arctic Blvd., Suite 103
Anchorage, AK 99503
(907) 565-1002
Fax (907) 565-1000
1-800-478-1234

Veterans Health Admin.
1201 N. Muldoon Road
Anchorage, AK 99504
Walk-ins welcome. Get
registered even if your
disability claim was denied

Medicaid Fraud Control Unit

310 K Street, Suite 300
Anchorage, AK 99501
(907) 269-6279

AARP Alaska

1-866-227-7447
3601 C Street, Suite 1420
Anchorage, AK 99503.

Adult Protective Services Alaska

907-269-3666

Alaska Legal Services

1-888-478-2572
www.alsc-law.org
Anchorage, Utqiagvik, Bethel, Bristol Bay, Fairbanks, Juneau, Kenai, Ketchikan, Kodiak, Kotzebue, Nome, Palmer, Wasilla.

Alzheimer's Resource of Alaska

1750 Abbott Road
Anchorage, AK 99507
Phone (907) 561-3313
Fax (907) 561-3315
1-800-478-1080
www.alzalaska.org

Alaska Commission on Aging

150 W 3rd St #103
Juneau, AK 99801
Phone: (907) 465-3250

Aging and Disability Resource Center

Municipality of Anchorage
825 L Street Ste 203
Anchorage AK 99501
907-343-7770

Complete List of Critical Actions Needed



Use this page to list all Critical Action Puzzle pieces that you filled in and identified as important to making your plan



































Critical Action Plan Worksheet



List the first four items you will act upon and document the resources that can help you.

WHAT	WHO	ACTION
Item(s)	Who Can Help?	Goal to complete (Action/Steps)
Notes:		1
		2
		3
		4

WHAT	WHO	WHO
Item(s)	Who Can Help?	Goal to complete (Action/Steps)
Notes:		1
		2
		3
		4

WHAT	WHO	WHO
Item(s)	Who Can Help?	Goal to complete (Action/Steps)
Notes:		1
		2
		3
		4

WHAT	WHO	WHO
Item(s)	Who Can Help?	Goal to complete (Action/Steps)
Notes:		1
		2
		3
		4