



How to Bring Up Estate & Long-Term Care Planning with Aging Parents

Four out of five people believe it is important to talk with loved ones about aging and death and yet only one third of folks have broached the subject. Why? Because as crucial a conversation as this may be, it is hard to start. Heck, it is even hard to think about and yet no amount of putting it off erases the need. Your parents, after all, just like everyone else's, will one day die. When this happens, you want to be prepared and this means having a plan. A conversation is the first step in the process and because first steps are never easy, we offer the following eight tips to get you started.

1. Begin Now

The best time to talk to your parents about estate and long-term care planning is while they are still healthy. Not only does this ensure they are able to clearly express their desires, it also expands the legal tools at your disposition. This is because certain long-term care options such as Medicaid determined eligibility is not only based your financial present but on your financial past, too.

2. Include Siblings or Other Family Members in the Conversation

Before you sit down with your parents, make sure siblings or other concerned loved ones are included in the conversation. Not only does this dispel any worry about controlling or secretive behaviour, but also lessens the possibility of tensions down the road.

3. Have a Plan

Opening the subject of mortality is never easy and starting on the wrong foot can be a major setback. Before talking to your parents, think about the approach you will take. You might, for example, lead with a family anecdote or, alternatively, frame the issue as a request for advice.

4. Empathize

However you begin, ensure that empathy figures front and center in your approach. After all, as much as talking about your parents' mortality might cause you anxiety, chances are it causes them even more.

5. Listen

As important as empathy is listening. After all, your job here is not to tell your parents what to do but to understand what they may want or need. In addition to pragmatic concerns, the subject of passing away often provokes deep feelings of sadness, regret, or fear.

6. Stay Focussed

Because addressing end-of-life concerns opens a complex and messy can of worms, conversations can easily track toward old wrongs, buried sore spots, and the like. Should such subjects arise, gently set them aside and remember that the purpose of the present conversation is simply to ease the financial and emotional burden of aging.

7. Recognize That This is Just the Start

Rarely is the subject of estate and long-term care planning resolved in a single conversation. Not only is this because there is much to talk about, but because it is often easier to address the different elements little by little. Accordingly, it is important to not force the matter and arrive with patience.

8. Consult an Attorney

An experienced estate planning attorney will not only assist with organizing the legal documents necessary to institute an estate and long-term care plan but can mediate needed conversations and suggest topics you may not think of bringing up, yourself.

For more advice on talking to your parents about end-of-life planning or any elder law-related matter, do not hesitate to call Anderson Elder Law at (610) 566-4700 or reach out to us via the contact form on our website at www.AndersonElderLaw.com

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