

A serene sunset scene with the sun low on the horizon, casting a bright, shimmering reflection on the calm water. The sky is filled with soft, wispy clouds in shades of orange, yellow, and light blue. The overall mood is peaceful and contemplative.

# Great Conversations

Embracing the Opportunities and Challenges of Aging

# Getting older is complicated - Know what you need and where to find it!

- Healthcare – Which Medicare plan is right for me (A, B, C, D, Supp)?
- Housing – Home, Senior Living, Skilled Nursing, etc.
- Family – Communication and planning
- Finances – When do seniors need help? And from whom?
- Legal – Don't wait and don't underestimate the importance of a good attorney
- Other insurance options – Long Term Care, Aging in Place, Funerals, etc.
- Technology – phones, internet, computers, tablets, monitoring devices, smart everything, wearables, pendants, Alexa, staying connected, Scams, help desk, etc.
- Transportation – When to take the keys? Is Uber safe? DARTS & more..



# Healthcare

MYTH: When I reach 65 I'll have nothing to worry about because Medicare will take care of me...

[Medicare](#) is complicated and only covers certain things. Before choosing, you should know your situation:

- What's your overall health status?
- Are you willing to switch doctors?
- Do you prefer 'managed care' or navigating on your own?
- Medications – if you're caring for someone else, do you know all the meds they're taking and who prescribed what?
- You need to have an advocate or be an advocate!
  - Health navigators
  - Medicare insurance agents
  - Care Coordinators
  - Life Care Professionals

# Housing

MYTH: Assisted Living is the best option if seniors can't live in their homes

There are so many options! Start with [Senior Linkage Line](#).

- [Home based care](#) – MN Dept of Health and Senior Line
  - Post-acute
  - ADL – Activities of Daily Living
  - Other support services
- Assisted Living – Senior Housing
  - [Memory Care](#)
  - What's included and What's NOT?
- Skilled Nursing – Full Care Nursing Homes
  - Waiting lists and [qualifying](#)
  - Medical Assistance



# Family and Finances

MYTH: We don't need a Will, our kids will just take care of things...

- Family systems typically get more complicated over time not less
- In-laws, opinions, proximity – all contribute to different perspectives
- Lack of clarity around what people want as they age at their death often rips families apart
- How do you know if your loved ones are losing control over their finances?
  - What's the first sign?
  - Will you know if they get scammed?
  - Will you be able to step in?

# Legal

- The **BEST** way to ensure your wishes or that of your loved ones will be appropriately executed is if there are legal documents in place
- Will vs. Revocable Trust – which makes sense for you?
- Health Care Directive
  - Different than medical orders- DNR and POLST
- Power of Attorney
- Transfer on Death Deed
- Beneficiary designations



# Starting the Conversation

The [Conversation Project](#) emphasizes having a conversation on values — what matters to you, not what's the matter with you.”

92% of people say talking with their loved ones about end of life care is important

BUT

32% have actually done so

97% of people say its important to put their wishes in writing

BUT

37% have actually done it

80% of people say if they were seriously ill they would like to talk with their doctors about their wishes for medical treatment

BUT

18% report having the conversation with their doctor



[The Unexpected Caregiver](#): [Kari Berit](#)

# Transportation

Losing the ability to drive shouldn't force a person from their home

Safe [options](#) are being introduced every day

1. County public transportation services for seniors  
Most counties across the U.S. offer free or low-cost public transportation services designed for seniors who need door-to-door rides.
2. [Go-Go Grandparent](#) – for seniors who are not comfortable using a smart phone
3. Check with your health insurance company for transportation benefits and preferred options
4. [Uber](#) – partnering with Medicare carriers and other organizations
5. [Lyft](#) for seniors – partnership with Great Call – integrated with their Jitterbug phones



# Technology

The market for technology-enabled aging is exploding!

You should absolutely adopt technology to improve quality of life for you and your family

Where can you get unbiased technology reviews?

- AARP is a really good resource <https://www.aarp.org/home-family/personal-technology/>
- What about [Video](#)? Most seniors like it once it's set up for them and they feel comfortable with it – especially post COVID
- Voice activated Audio – Alexa, Siri, Hey Google (are they always listening?)
- Sensors and [Monitors](#) – SO MANY new devices. Ask what you are trying to accomplish? Alert if your loved one falls? Track changes in patterns? Prevent wandering?
- [Medication](#) reminder apps and [smart devices](#) –
- Staying [connected](#) – there are more apps every day designed to keep the family engaged
- Coming soon –Longitudinal measurement of cognition, ambulatory stability/gait, hearing, etc.

# As an employer...

Your employees need your support:

From a [study](#) by Harvard Business School in 2019:

Among the areas in which employers are falling short, for example, the report noted that:

- 52 percent of employers do not measure—and thus do not understand—the extent to which their employees are burdened by care.
- 24 percent of employers responded that caregiving influenced workers' performance. Employers identified unplanned absences, missed days of work, late arrival at work and early departure from work—all of which are common among caregivers—as the top three behaviors that undermine employees' career advancement.

Voluntary Insurance Options:

- [Long Term Care](#) Insurance
- Aging in Place Insurance
- Funeral / Burial Insurance



# Summary

Everyone could use an advocate – it's money well spent

- Plan ahead – who will be in charge?
  - A family member or a trusted 3<sup>rd</sup> party?
- Start the conversation
  - Put a plan in place BEFORE you need it
  - Try to make it fun – an adventure more than a burden
- Share information with all children or siblings so they can honor your wishes
- For employers – understand the impact that sudden caregiving has on your employees and on your company

# Excellent Resources

[MN Dept of Human Services \(DHS\)](#) – best resource for finding MN programs and guidance for seniors

[AARP](#) – very comprehensive information for seniors and their caregivers

[ElderCare Locator](#): - a public service of the U.S. Administration on Aging

[National Institute on Aging](#) – another good government sponsored resource

[Tech-Enhanced Life](#) – engages seniors to test all types of technology

[Wellthy.com](#) – a good option for employers to offer to their employees for overall support

[Dailycaring.com](#) – lots of topics each day that caregivers can relate to

[Agingcare.com](#) – another of many supportive websites

[Care Coordination Apps](#) – gives employees tools to coordinate care and check-in with loved ones, family members and paid home care providers

[Louise Aronson, MD, Geriatrician](#) – [TedMed Talk](#) called “Embracing elderhood as a stage of life.”

[Shift Online](#) – MN organization focused on mid-life shifts – preparing for retirement



# Thank You

Copy of Presentation will be sent to all Breakfast participants.

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