



Family Caregiver Education Series

Exploring Legal and Financial Issues

October 13, 2022

Guest Presenter: Julie Fiedler, R.N., Attorney at Law
Horizon Elder Law, San Ramon
www.HorizonLawCa.com

Debbie Emerson, M.S., Community Health Educator; CARES® Dementia Specialist

Upcoming Webinars

- ***Medicare: An Overview and Update***
November 10, 2022
10:00-11:30 a.m.
Presentation by LASHICAP Alameda County
(Legal Assistance for Seniors/Health Insurance Counseling
and Advocacy Program)
- ***Living with Dementia: Understanding Behavior
as Communication***
December 8, 2022
10:00-11:30 a.m.
Presenters: Gia Barsell and Debbie Emerson

Register at www.HopeHospice.com/family



Agenda

- Guiding Principles: Self-Determination, Least Restrictive Method, Protection
- Methods of Asset Management During Life, Possible Incapacity, and Transfer at Death
- Methods of Health Care Decision Making
 - Advance Health Care Directive
 - Durable Power of Attorney for Health Care
 - Conservatorship of the Person and Estate
- Public Benefits/Government Benefits and Financing Long-term Care
 - Home Care
 - Retirement Homes
 - Residential Care/Board and Care/Assisted Living
 - Skilled Nursing Facility (SNF)
- Preventing and/or Dealing with Elder Abuse, Neglect, Fraud
- Legal and Community Resources



Elder Law and Estate Planning

- National Association of Elder Law Attorneys
www.NAELA.org
- California Advocates for Nursing Home Reform
www.CANHR.org
- Family Caregiver Alliance
www.caregiver.org/finding-attorney-help-estate-planning
- Julie Fiedler, R.N., J.D., Horizon Elder Law
San Ramon
www.HorizonLawCa.com



Online Resource List www.HopeHospice.com/past-family

- Advance health care directive forms (downloadable)
- Power of Attorney; guardianship, conservatorship
- Estate planning
- Planning and paying for long-term care
- Medi-Cal information
- Elder abuse prevention
- Dementia-specific info
- No and low-cost legal assistance: CANHR
(California Advocates for Nursing Home Reform)
- Finding an elder law attorney or estate planner



Julie Fiedler, RN, Attorney at Law

- Horizon Elder Law, San Ramon
www.horizonlawca.com
- Certified Elder Law Attorney
- Registered Nurse
- Over 35 years experience in healthcare and senior services
- National Academy of Elder Law Attorneys
(Board of Directors; Past president Northern California chapter)
- Accredited by Department of Veterans Affairs
- California Advocates for Nursing Home Reform
(member)



Medicare vs Medi-Cal for LTC

- **Medicare**

- Federal health insurance program paid out of Social Security deductions for 65+.
- Usually supplemented with other insurance such as Medicare Advantage or Medicare Supplement plans.
- Does not pay for long-term care.

- **Medi-Cal (Medicaid in other states)**

- Combined federal and state health insurance program for low-income individuals.
- Not related to Medicare (although may receive both).
- Will pay for long-term care in a skilled nursing facility IF medically necessary.

