

Estate Planning Update – 04.06.21

We are still doing planning consultations, document signings, care coordination, drafting of documents, and all related work—in sum, all the types of work we usually do. We have generally moved most meetings to either video conference or audio conference calls. In person document signings at our office are generally being done abiding carefully by social distancing protocols. Moreover, the governors of Tennessee and Georgia have signed executive orders which extend “virtual document signings” for a limited period of time.

Please do not hesitate to contact us if we can assist you with your elder law, special needs planning, or estate planning needs.

Section 1.01 Spring-Clean Your In-Home Care Plan

By: [Sally Brewer](#)

The arrival of spring typically equates to the ‘spring-cleaning’ of your home. In this article, I challenge family caregivers and those of you wishing to age in place to polish your knowledge and spruce up your care-planning toolkit. A little spring-cleaning can go a long way with your goal of keeping yourself or your loved one at home as long as possible. Read on to discover more about the various levels of care in the home, who pays for it, and alternatives.

The terms “home health” and “home care” sound alike, and you may hear folks using them interchangeably. However, unlike home care, home health is covered under private insurance or the Medicare umbrella and requires a physician’s order. Home care is generally not covered by insurance. Although, you may find that your viable long-term care insurance policy includes this care benefit, or a newer Medicare Advantage plan may offer a meager home care visit or two.

Key Differences

Home Health:

- Clinical care ordered by a physician
- Typically initiated after discharging from a hospital or rehabilitation stint
- Can also be utilized for a physical decline in function to regain independence in the home
- Covered by private insurance or Medicare under certain eligibility criteria
- Services are provided by licensed professionals such as nurses, therapists, and social workers
- May include the monitoring of health status, wound care, and various medical testing

Home Care:

- Care for non-medical services that do not require a physician’s order
- Typically referred to as companion care or care provided by a sitter agency
- Provided by trained care aides who are generally not licensed to provide medical duties
- Includes assistance for daily activities like bathing and dressing, safety and medication monitoring, cleaning, organizing, transportation, and companionship
- Usually paid by personal finances (current rates in the range of \$25/hour)
- Can also be covered under the Medicaid program or Veterans Administration (VA) if all eligibility criteria is met

Home Health



Clinical care

Ordered by a physician



Usually after hospital discharge or rehab; can also be utilized for a physical decline to regain independence



Covered by private insurance or Medicare



Provided by licensed nurses, therapists, social workers, etc.



May include the monitoring of health status, wound care, and various medical testing



Home Care



Care for non-medical services; known as companion care or sitter agencies



Provided by trained care aides who are generally not licensed for medical duties



Assistance for daily activities like bathing and dressing, safety and medication monitoring, cleaning, organizing, transportation, and companionship



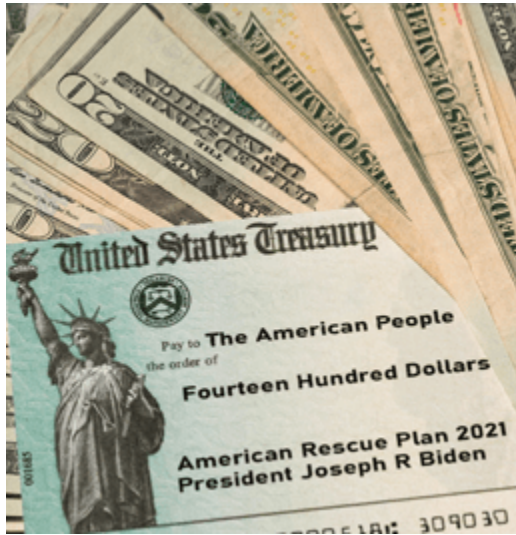
Usually paid out of pocket (current rates: \$25/hour); can also be covered under government benefits

Contact the Chambliss Elder Law Team for More Info

Click [Read More](#) to learn more about additional in-home care tools and the importance of layered care.

[Read More](#)

Estate Planning Resources



How the \$1.9 Trillion COVID-19 Relief Bill Aids Seniors

President Biden signed the latest COVID-19 relief bill, which in addition to authorizing stimulus checks, funding vaccine distribution, and extending unemployment benefits, also provides assistance to seniors in a number of ways...

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An ABLE Account Could Be a Great Place for Your \$1,400 Relief Payment

President Biden signed the \$1.9 trillion American Rescue Plan into law. Among its benefits are \$1,400 checks that are already landing in the bank accounts or mailboxes of most Americans to help them weather the economic

downturn caused by the pandemic. Recipients with disabilities who rely on government benefits like Supplemental Security Income and Medicaid may want to consider putting some or all of the money into an ABLE account...

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Also check out...

[Tennesseans 16+ Now Eligible for COVID-19 Vaccine](#)

As of April 5, 2021, all Tennesseans age 16+ are now eligible to receive a COVID-19 vaccination. Learn more about vaccine options, vaccination locations, and more on the [TN Department of Health's website](#).

[Tennesseans Can Get Up To \\$9,000 for COVID-19 Funeral-Related Expenses](#)

In early April, FEMA will begin providing financial assistance for funeral expenses for deaths related to the COVID-19 pandemic. The assistance will be available nationwide to families who incurred eligible funeral expenses after January 20, 2020. Up to \$9,000 in reimbursements are available for COVID-19 funeral-related expenses for the families of 11,894 Tennesseans who died from coronavirus complications. Click here to read more from [News Channel 9](#) or visit [FEMA's website](#).

[Tech Goes Home Chattanooga goes to Bledsoe, Rhea, and Sequatchie Counties](#)

Tech Goes Home Chattanooga is now offering a curriculum designed specifically for seniors in Bledsoe, Rhea, and Sequatchie Counties, focused on digital literacy and computer skills. One participant emailed her daughter for the first time and another cleaned out her inbox after not having computer access in over a year. It is [Tech Goes Home's goal](#) to support 120 older adults across the counties by winter 2021.

[Free Tax Return Preparation for Qualifying Taxpayers](#)

The IRS' Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs offer free basic tax return preparation to qualified individuals. In addition to VITA, the TCE program offers free tax help, particularly for those who are 60 years of age and older, specializing in questions about pensions and retirement-related issues unique to seniors. Read more on the [IRS website](#).

Coping With COVID-19

Action for Happiness April Calendar



Source:: actionforhappiness.org