

# Estate Planning Update – 04.20.21

## Section 1.01 Safe Practices for Seniors on Social Media

By: [Amy Boulware, LAP MSW](#)

My mother-in-law lives on a farm in rural Oklahoma. Living out in the country was a dream of my in-laws for a long time, and after retiring, they made it a reality over 19 years ago. They bought 43 acres of land, and the goal was to enjoy gardening, bird watching, fishing, and eating fresh eggs each morning during brunch (not breakfast because people who are retired don't have to get up early and can have brunch every day if they want!). They longed to enjoy having no schedule, being able to do what they wanted when they wanted. This was something they desired for so long, and it was all they could think about in those years leading up to retirement. They had planned and plotted to make this a reality — each detail contemplated, or so they thought.

What they did not anticipate was my father-in-law's rapid medical decline, his inability to breathe, and an untimely death only a few short years after moving out to the farm. This was not the way their country retirement was supposed to be. They were supposed to have the time to enjoy retirement together. Instead, my mother-in-law has spent almost 12 years living by herself on the farm. She would be the first to tell you that she still loves everything about her farm, but she misses her husband every single day. Her feelings of loss have become particularly evident over the last year during the pandemic. She reports experiencing extreme loneliness. It was during one of these moments that she found Facebook. My husband and I are surprised by her dependence on the social media platform and have learned that this is a growing reality for many elders who are living alone.

One of the first things she does in the morning is check her Facebook feed and then over and over again multiple times a day. She follows all of her children, grandchildren, nieces, nephews, friends, friends of friends, friends of ours, and some people we don't even know. She is particularly interested in people who take pictures of birds, beautiful flowers, and anything having to do with chickens. In fact, one of my friends sent me a message just this morning saying that she responds to every post he makes. He jokingly said if we are ever worried about her, we should check with him since he is connected to her every emotion ... or should we say emoji!

She has found old friends and long lost family members on Facebook. These things all seem harmless, but we have learned that navigating Facebook can be filled with risks and unintended consequences, particularly for seniors. Their susceptibility could be attributed to a lack of knowledge of how social media sites work or because there are people out there who are particularly good at targeting seniors for scams.

So for those of you and your loved ones on social media, we compiled some best practices for Facebook that are important to know. Click [Read More](#) for our top six tips.

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## Estate Planning Resources



### **The Best Mindset for Helping an Aging Parent**

Learn from “When Your Aging Parent Needs Help,” which recommends being clear about what your role is — and isn’t. The burden on families in helping aging adults today is huge. Read NextAvenue’s article to learn what your role is in a nutshell.

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### **Medicaid’s Coverage of Nursing Home Care**

For better and for worse, Medicaid is the primary method of paying for nursing home care in the United States. But navigating the Medicaid system is complicated and confusing. [Here are the basics.](#)

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### [Congress Eliminates SSDI Waiting Period for People With ALS](#)

People with amyotrophic lateral sclerosis (ALS) — better known as Lou Gehrig's disease — are now [exempted from SSDI's five-month waiting period](#) for benefits.

### [Can I Save My Stimulus Payment in an ABL Account?](#)

Millions of Americans are receiving a stimulus payment from the federal government. Individuals with disabilities may be concerned about how these funds impact public benefits. Read [Disability Scoop's article](#) to learn about the benefits of saving all or a portion of your stimulus payment in a tax-advantaged ABLEnow account.

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

In early April, FEMA began 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 to read more from [News Channel 9](#) or visit [FEMA's website](#).

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