

Smart Planner

Q/A



Q: Does power of attorney allow you to manage someone else's Social Security?

A: No. The only way to legally manage someone else's Social Security benefits is to be appointed as a representative payee by the Social Security Administration.

A representative payee is responsible for receiving and managing benefit payments on behalf of someone who is unable to do it themselves such as a minor child, disabled adult, or any adult who has been deemed legally incompetent.



CZEPIGA DALY POPE & PERRI
Estate Planning | Elder Law | Special Needs | Litigation | Probate

How to Address Ageism in a Healthcare Setting

Ageism is a systemic form of oppression and discrimination based on a person's age.

It can affect people of all ages, but tends to be especially prevalent against older people. In some cases, ageism is a subconscious bias; but in other cases it is explicit and even hostile.

And, ageism manifests in our healthcare system. Some examples include:

- Patronizing baby talk—sometimes referred to as “**elderspeak**”—may seem like a minor annoyance, but can have very real effects on a patient's ability to speak up or be heard.
- At the other end of the spectrum, a nurse or other caregiver might **ignore an older patient** almost entirely, treating them as almost a non-human entity.
- **Undertreating or overtreating**, can have very real health and financial implications.
- In extreme cases, ageism can lead to **neglect and abuse**.

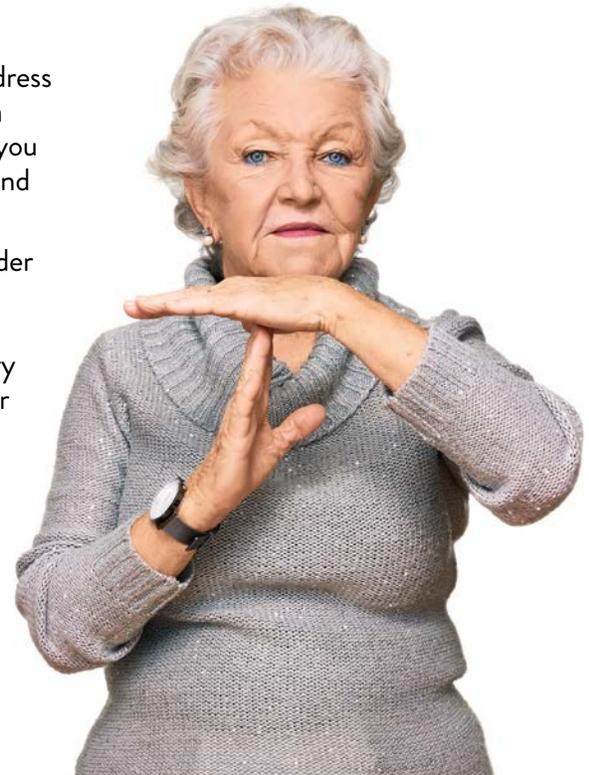
How to address ageism

There are a number of ways to address ageism when you encounter it in a healthcare setting. Which option you choose depends on the situation and the overall stakes.

If, for instance, a healthcare provider engages in elderspeak during an appointment, you can choose to ignore it, confront it directly, or try to diffuse the situation with humor while still making your point.

- Confronting it might sound something like, “*I am not comfortable with you calling me ‘dear,’ and would prefer that you call me Mrs. Owens.*”

(continued)



You don't luck into integrity. You work at it. — Betty White

When Your Parent Needs Help: 5 Ways to Do it Well



If you are an adult child, perhaps with a family of your own, who is caring for an aging parent, you know how difficult it can be to adjust to a wholly new kind of relationship.

Instead of thinking about your new role as having to parent your parent, think about it as being a trusted ally and resource. **You really want to create is a collaborative partnership, not a dictatorship!**

Learning how to inhabit this new role is not easy, and you will have your moments. You're only human!

Here are a few tips that can help make the whole experience much easier and less stressful:

- 1. Don't treat your parents like children.** Yes, you may feel like you're stepping into a parental role, but your parents are grown adults who have lived full lives and deserve your respect and patience. Don't patronize them. Don't talk about them like they aren't in the room.
- 2. Really listen.** Remember how infuriating and frustrating it was when you were a kid debating with your parents about something, and they just weren't listening?

Don't make your parents feel that way. They may not ultimately get to have everything the way they want it, but take the time to really listen to what they are saying.

- 3. Work together as much as possible.** Don't do everything behind the scenes on the assumption that you know best. Involve your parent in every step of the decision-making process. Talk about the options, the pros and cons. Have the hard conversations. And don't rush through them.
- 4. Don't let your new role define your whole relationship.** Remember that you are still a family. Avoid the pitfall of every conversation revolving around caretaking issues. Talk about the things that interest you and your parent. Tell stories. Go out and experience things together— a meal or a movie or a museum.

- 5. Take care of yourself.** With all the demands on your time and energy, it's way too easy to slip into bad habits or neglect your own physical and emotional health. Make healthy choices, make time for activities that bring you joy, and ask for help, whether that means professional counseling for yourself, hiring a home care aide or companion, or asking your sibling to take on a few more responsibilities.

Above all, remember that this is a new and sometimes scary journey for all of you. Your parents have never been here before, and neither have you. Be kind to yourselves and to each other.



It's Time. Plan today for your tomorrow.

Call us at (860) 236-7673.



YOU GOT A RAISE!

Monthly payments are going up 5.9% for SSI payments and Social Security benefits paid in January 2022. For individuals, the maximum federal benefit will grow to **\$841 per month** and for couples, **\$1,261.**





ESTATE PLANNING:

Why It's Not Just About the Money

A quality estate plan is not just a luxury available for the privileged few; it is a necessary planning tool everyone should have in their tool box.

Here are 4 reasons why creating an estate plan is so important:

1 Keep what's yours.

Protecting assets is one of the top reasons people decide to create an estate plan, and it's no wonder. A lawsuit, divorce or illness can wreak havoc on everything you've worked so hard to build.

2 Look out for the people you love.

Even if your kids are grown, you still want to do whatever you can to make their lives better. And if you have children who are still young, you want to be sure—if anything were to happen—those children are not only cared for, but cared for in the way you intended.

3 Stay out of probate.

For some, probate can be an expensive, painful, and time-consuming process. There are strategies you can put in place to avoid probate.

4 Keep the peace.

As if losing a loved one isn't traumatic enough, chaos often follows a death in the family if there is no estate plan in place to clearly spell out your wishes.

Remember, it isn't just about money! **It's about having the power to make your own choices about how you want things handled and how you want to look after the people you love.** 

How to Address Ageism

(from the cover)

- Diffusing the situation might sound something like, *"I appreciate you calling me a 'young lady,' but I haven't been young for many years now. You can just call me Janice."*
- If you choose to address ageism, it's best to use "I statements" that describe how you feel rather than "you statements" that point the finger at the other party.

A firmer approach may be required if the ageism you're dealing with is affecting your treatment and health.

One of the things that makes ageism so hard to deal with is that many older people end up assuming that whatever

is wrong is their fault. **It's important to trust your instincts and remember that you have a right to the healthcare provider's time and to ask whatever questions you have.**

Ageism is a huge, systemic issue that affects people all over the world. It will take a great deal of education and even legal and policy changes to bring about widespread change.

In the meantime, individuals can make a difference. While it's not always easy to speak up, using your voice to combat ageism in healthcare can help not only you, but also others who experience similar discrimination and might not be ready to speak up for themselves. 



A DOG'S LIFE

We already know dogs are the best! But did you know...

- A dog's nose print is unique, much like a person's fingerprint.
- All dogs dream, but puppies and senior dogs dream more frequently than adult dogs.
- Human blood pressure goes down when petting a dog. So does the dog's.
- Dogs are not colorblind. They can see blue and yellow.
- Dogs are among a small group of animals who show voluntary unselfish kindness towards others without any reward.
- Yawning is contagious—even for dogs!
- A dog's nose has as many as 300 million receptors, whereas a human nose has about 5 million.
- Seventy percent of people include their dog's name on their holiday cards.

(excerpt from AKC)