

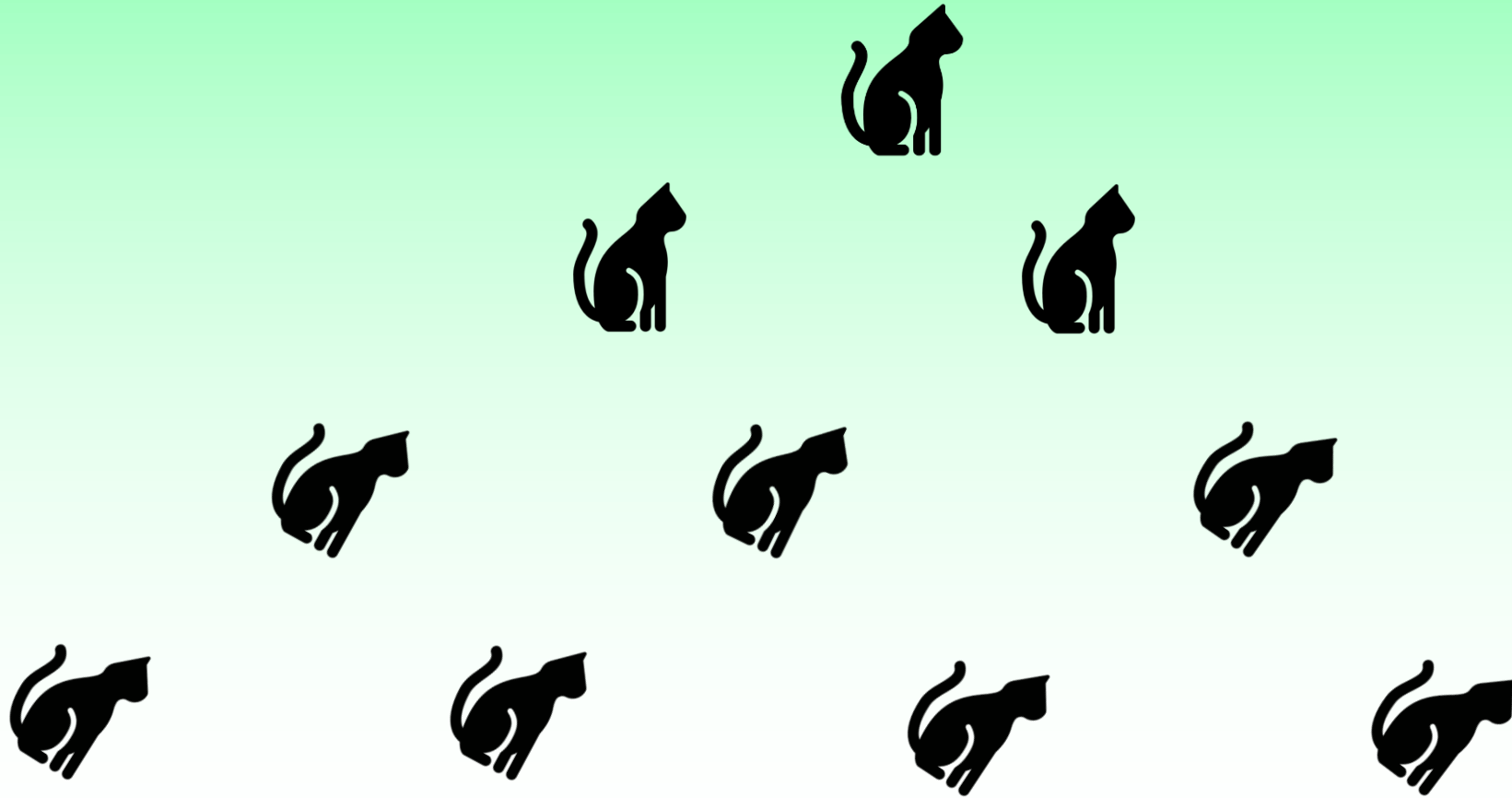
**St. Andrew's Lutheran
End of Life Planning Series
Topic: Financial Decisions
Prepared by: Larry Sherry**



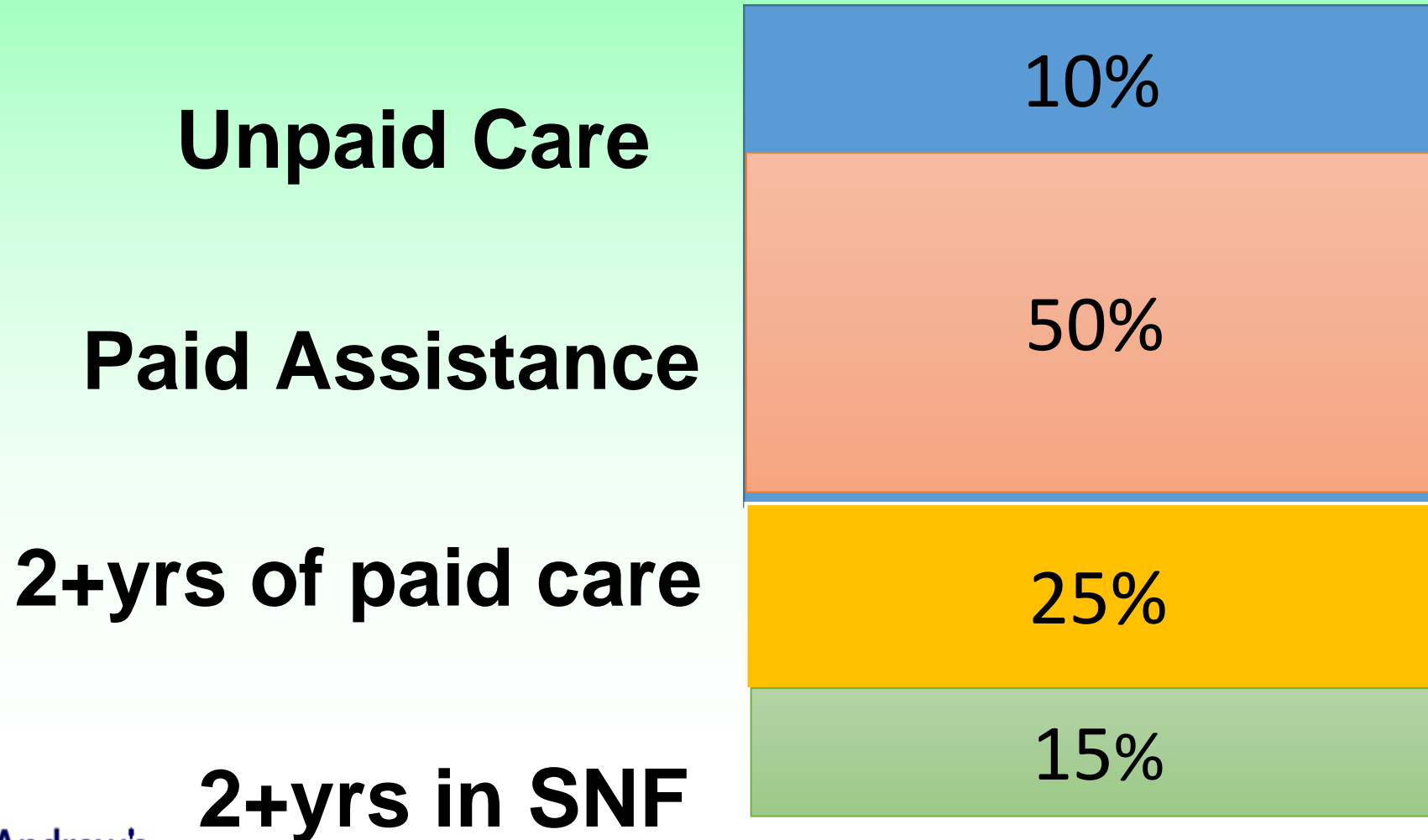
Financial Matters Stay Healthy

**STAY
HEALTHY**

Financial Matters Seven out of Ten



Financial Matters Paid Assistance



Financial Matters

Go to Resources Websites

National resources:

- The Veterans Administration – VA.gov
- American Association of Retired People – AARP.org

Local San Diego County resources:

- SanDiegoCounty.gov - Aging & Independent Services
- 211 Community Information Exchange (CIE) – 211sandiego.org or just dial 211

Financial Matters Talk About Financial Planning

What expenses may occur.

Benefits and resources you may have.

Paperwork and Final Payments & Expenses

Financial Matters

What expenses may occur

Living at home or Moving from home

Staying at Home

Moving from Home

Cost of Care

Financial Matters Expenses

Staying at Home

Important Documents (POLST & VIAL OF LIFE)

Home Modifications

Insurance

Driving

Financial Matters Expenses

Moving from Home
Visit with your Important People
Questions and Discussions
Do Not Rush

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Cost for Care

- Home Maker Service (10% Inflation)

Monthly Cost 2021	Monthly Cost 2025
\$4,957 (\$26/hr)	\$6,200 (\$32.70/hr)

- Home Health Aide (10% Inflation)

Monthly Cost 2021	Monthly Cost 2025
\$5,148 (\$27/hr)	\$6,440 (\$34/hr)

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Cost of Care (cont.)

- Adult Day Health Care (10% Inflation)

Monthly Cost 2021
\$1,690 (\$78/day)

Monthly Cost 2025
\$2,114 (\$98/day)

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Cost of Care (cont.)

Assisted Living Facility (10% Inflation)

Monthly Cost 2021

Monthly Cost 2025

\$4,500 (\$148/day)

\$5,630 (\$186/day)

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Cost of Care (cont.)

Nursing Home Care

(10% Inflation)

Semi-Private Room

Monthly Cost 2021

\$7,908 (\$260/day)

Monthly Cost 2025

\$9,894 (\$326/day)

Private, One Bedroom

Monthly Cost 2021

\$9,034 (\$297/day)

Monthly Cost 2025

\$11,300 (\$373/day)

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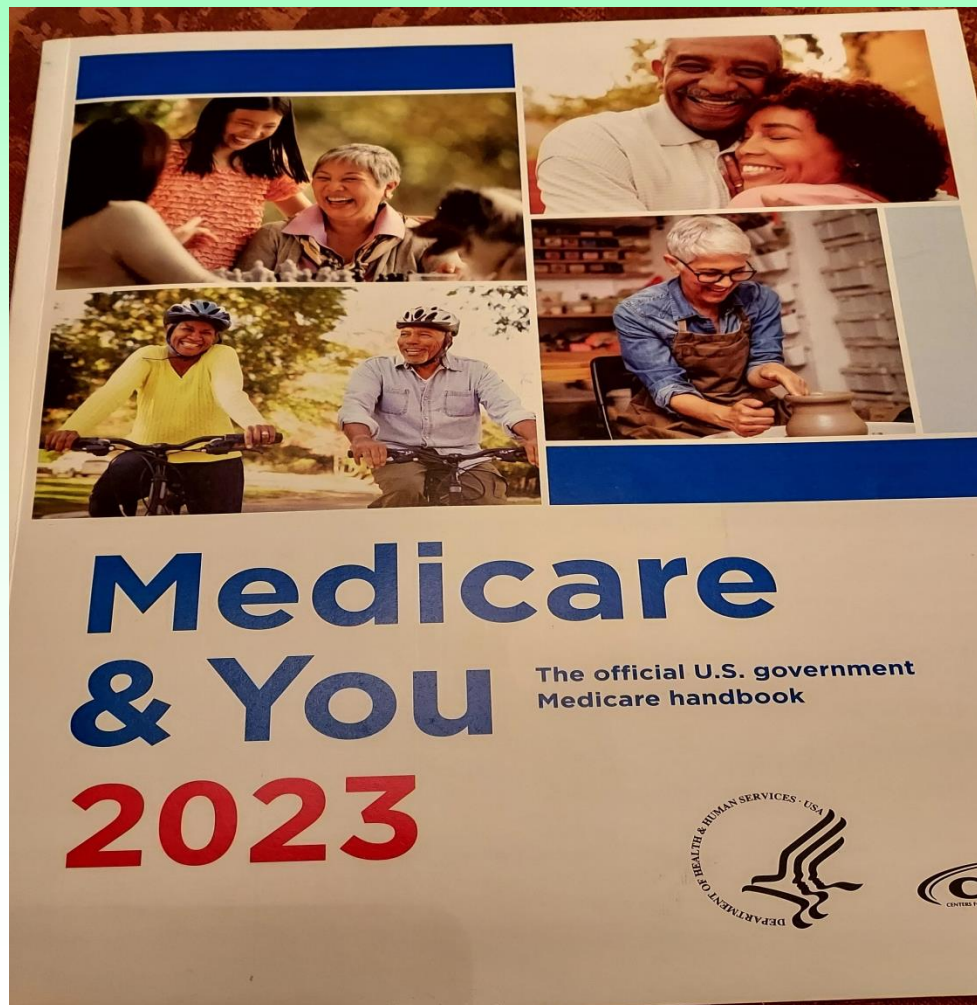
Benefits you may have

Medi-Cal (Medicaid)

Medicare

Veterans long-term care benefits

Financial Matters Medicare



Financial Matters

Benefits you may have

Veterans long-term care benefits

Check the VA's Geriatrics and Extended Care/Home and Community Based Services website.

and

Check with your VA social worker for benefits you may qualify for.

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Resources you may have

Health savings accounts & other Tax favored Health Plans

Long-term care insurance

Reverse mortgage

Home equity loan

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Paperwork and Final Payments & Expenses

Paperwork – Leave a gift of easier

Get Organized!! Organize What!! YOUR PAPERS!!

Final Payments & Expenses

Financial Matters Conclusion

Websites can provide information

Feedback forms can help us help you

Discuss this information with others

Thank You

for joining us for this presentation.

We hope you benefit from its information.

Please share this information with your family and friends.