

## LEGAL, FINANCIAL, & MEDICAL PLANNING

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Legal, financial and health-related planning is something all of us ought to do, regardless of dementia. It is also best to consider life-planning decisions while the person with dementia is able to thoughtfully consider options and voice their values. It is good to be prepared for urgent situations that may occur. There are a variety of legal, financial, and health-related issues to be considered.

**Attorney:** You may want to obtain legal advice from an attorney and discuss matters with family members. Legal advice and services may be obtained by hiring an attorney.

**Agency:** There are often agencies in your community that offer free legal advice and services.

**National organizations** such as the Alzheimer's Association and Family Caregiver Alliance often offer lectures by legal experts.

**Conservatorship:** In some cases, a conservatorship may be established, in which the court, along with an individual appointed by the court, makes decisions for the person who is not able to make decisions for them selves.

For more detailed information:

[Family Caregiver Alliance](#) or (800) 445-8106  
[The Alzheimer's Association](#) or (800) 660-1992

### LEGAL AND FINANCIAL PLANNING

Some of the issues that you may need to consider include money management, protection of assets, and decisions about appropriate places to live as care needs change. It is recommended that you appoint a person who will know where your important papers are located and to have a plan for handling legal and financial matters in the event you are unable. Again, it is best to consider these issues while the person with dementia is able to participate in discussions and planning.

Legal documents commonly used include:

- **Durable power of attorney** appoints an agent (someone trusted) to make legal and financial decisions if the person is unable to make decisions themselves.
- **Living trusts**, through an agent, manages assets and investments.
- A **Will** documents an executor (person who will manage the estate) and the beneficiaries (those who receive the estate at the time of the person's death).

For more detailed information:

- [Financial and Legal Matters](#)
- [Fact Sheets, Brochures, and Other Publications](#)  
Alzheimer's Association
- [Caring Connections](#)

- [Centers for Medicare & Medicaid Services \(CMS\)](#)  
The largest purchaser of managed care for older people, latest on Medicare and provider-sponsored organizations, telephone numbers, regulations and consumer information
- [Legal Issues in Planning for Incapacity](#)  
[Facts Sheets & Publications](#)  
[Caregiving Issues and Strategies](#)  
Family Caregiver Alliance
- [California Commission for Compassionate Care](#)

## MEDICAL PLANNING

Throughout one's life, it may be necessary to seek medical care, advice and treatment. The person with dementia will require periodic medical attention for the dementia. They may have other concurrent health conditions requiring attention and treatment. It is advisable to form a relationship with healthcare providers that you feel comfortable with and trust, and that share common values in regard to care and treatment. It is also a good idea to become familiar with your health plan as they often vary according to the types of care and services they provide. Treatment decisions should be individualized according to the patient's stated preferences, known values, and in consideration to the severity of the patient's dementia and the prognosis. Consideration of end-of-life planning can be done early in the life cycle. This may include discussion regarding aggressiveness of treatment, resuscitation decisions, review of medication usage, and hospice. Many families elect to have autopsy performed after death in order to confirm the diagnosis.

Advance directives document your wishes regarding treatment and care. If the person with dementia is unable to make or communicate their wishes, the advance directive provides information about what the person would like done. There are two forms of advance directives:

- **Living Will** outlines choices for medical care, including the use of artificial life support. The living will allows the person to state their preferences regarding the use of mechanical ventilators, cardiopulmonary resuscitation (CPR), feeding tubes, etc.
- **Durable Power of Attorney for Health Care** allows the person to appoint an agent (someone they trust) to make all decisions regarding health care. In the event the person becomes unable to make decisions themselves, the appointed person acts on their behalf.

For more detailed information:

- [Advanced Health Care Directives](#)
- [California Commission for Compassionate Care](#)
- [Caring Connections](#)
- [Communication with Your Doctor – Part 1](#)
- [Legal Issues in Planning for Incapacity](#)  
Family Caregiver Alliance