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20 People to know

AGING CARE

20 People to Know connects the Louisville-area business community with influential businesspeople in key roles that are crucial to their businesses. People featured run the gamut from behind-the-scenes movers and shakers to new leaders to up-and-comers in the featured industry.

JOHN DOTSON

Elder law attorneys help navigate options



What do you like best about the work you do?
 "Being able to help people who worked hard for what they have, paid their taxes and did everything they were

asked to do.

"I am proud to help them preserve some of their savings and get the care they need, where they want to receive it.

"Seeing the relief on the face of the wife who can no longer safely care for her husband at home when I tell her she will be able to keep enough of the couple's financial resources (often everything) and enough income to provide for her own needs."

What is something people might be surprised to know about the aging care industry?

"People are frequently shocked to learn Medicare does not pay for a nursing home, other than a maximum of 100 days of rehab.

"Families are also very surprised but very pleased to learn there is a veterans' pension benefit, even if the veteran was never overseas or in combat, that may pay up to \$2,120 per month that can be used

for care at home or in assisted living.

"Lastly, for those who are worried about paying the significant cost of skilled nursing care, many shed tears of joy when they learn the actual rules applicable to their specific situation."

What is some advice for people responsible for coordinating care for aging loved ones?

"Have their legal documents (power of attorney, health care surrogate, living will, trust and will) reviewed by an elder law attorney as soon as possible.

"Foundational legal documents prepared by an experienced elder law attorney often differ vastly from those prepared by any other attorney.

"Interestingly, in that context, our largest single source of referrals is other attorneys who have become familiar with us and our practice.

"Also, if someone has Alzheimer's, he or she may still be competent to sign new documents, if needed, so that financial and health care decisions may be made and assets can be preserved."

What's the biggest challenge facing the aging care industry?

"Dealing with the massive increase in the

CLOSER LOOK

Partner, Kentucky ElderLaw PLLC

Favorite way to spend time away from work: "Watching college sports, attending concerts and live music shows, spending time with my twin daughters, volunteering."

The riskiest thing you've ever done: "For this publication, the answer is whitewater rafting on the Upper Gauley."

number of people who are living longer, while sicker, therefore requiring some form of long-term care; and making that care affordable or accessible.

"Having limits on the number of skilled nursing facilities that can be built further complicates the issue.

"Most nursing homes cost \$80,000 or more per year. Most people simply do not have the funds to pay that for the number of years they are requiring care.

"We do what we can for each client to help them find and fund the care they do or may need."

