

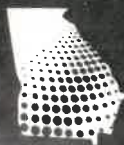
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Now It's Your Turn to Help

by **JERRY BOHUS, CPA**

Please Note: The views and interpretations reflected below are those of the author and do not necessarily reflect an expression of opinion on the part of The Georgia Society of CPAs.

I am a CPA. After exiting the corporate world as a financial controller, I started an insurance agency. As I became eligible for Medicare, my interest in insurance shifted exclusively to helping seniors with their Medicare decisions. This is a critical time in life for most seniors, as health expenses grow exponentially while their incomes are relatively fixed.

My first role is to assist Medicare beneficiaries in transitioning into their initial Medicare health plans. My second role is to review and adjust their plans as they age because their needs may change over time.

I became aware of a third role when I started receiving calls from my Medicare clients' adult children. Here are several examples:

(1) I just learned that my father, who is in the hospital, has had his Medicare Supplement and prescription drug card canceled for non-payment. I thought Medicare was free. "Sorry, not true."

(2) We think my mother should be in an assisted living facility. We understand that Medicare will pay for the \$6,000/monthly fee. "Sorry, not true."

I started to see other aging issues not directly related to Medicare. For example, I have a senior who lives with his daughter and always brings her to our annual meeting. At the last annual meeting, the daughter arrived by herself. She looked like she had aged five years since last year's meeting. She described the pressure she was under for taking care of her father, who developed Alzheimer's. He was occasionally violent and prone to sneaking out of the house at night. The local police got to be his friend as they brought him home regularly.

I also noticed in conversations with the adult children that few knew the differences between the words "skilled nursing," "assisted living," and "nursing home" care as they sought care for their parents after a serious medical issue.

I realized that the problems described here could be prevented if the adult children of seniors were made aware of them before

they became serious problems. My research led me to a nonprofit organization created to deal with these issues: ACAP, Adult Children of Aging Parents.

I am on the Cobb/Cherokee ACAP chapter leadership team. There are two other chapters in Georgia, one serving North Atlanta and one serving Hall County. The chapters provide free monthly seminars by local experts on a variety of subjects to help adult children deal with aging issues for their parents. Just as important, the chapter team members are available for one-on-one consultations to help adult children deal with issues specific to them and their parents.

Some of the seminar topics ACAP presents and provides personal assistance with are:

- Recognizing Alzheimer's and other dementia.
- Living well and responding to challenging behaviors of Alzheimer's and other dementia.
- How to have difficult conversations with aging parents.
- Safely aging in place at home.
- Residential options when home no longer meets your parents' needs.
- For the caregiver, how to juggle work, home and caregiving.
- Know your limits and create balance as a caregiver.
- Reducing caregiver compassion fatigue.
- Caregiving for your parents from a distance.
- (10) Technology to keep your parents safe and engaged and avoid scams.
- Funding sources as loved ones need more care.
- Advance planning - your parents' legal and financial documents.
- Understanding your parents' Medicare plans.
- Find and use senior services in your local community.

I believe it is important to experience the joy and privilege of the journey with aging parents. To realize this, it is critical to understand the complexities and challenges of accompanying a parent as they age.

ACAP's purpose is to obtain this understanding. You can learn more about ACAP at www.ACAPcommunity.org. This site lists the schedule of upcoming seminars, along with seminar locations and times. It also contains relevant podcasts, videos, and articles.



JERRY BOHUS, CPA, is the principal of the Provident Insurance Agency in Marietta, Ga. He has a bachelor's degree in economics from George Washington University and an MBA from the University of Chicago. As an independent Medicare advisor, he focuses on helping seniors maximize their Medicare benefits as they age and acts as a resource for helping seniors and their adult children master the complexities of aging.