



CAREGIVER FRIENDLY COMMUNITIES ASSESSMENT

Best Practices: Financial and Legal Support



Caregivers are frequently saddled with a complicated array of financial and legal decisions to make in collaboration with or on behalf of their loved ones – from figuring out how to pay for needed healthcare and homecare services to making decisions about their loved ones' futures. It includes important decisions about their own financial health too – such as a decision about whether to quit a job in order to spend more time caring for a loved one and assessing the long-term financial impact of that decision. Furthermore, caregivers living in rural regions are more likely to experience financial challenges in their roles as caregivers. Financial resources and support for managing finances may be especially useful for caregivers in rural areas (Bouldin, 2018).

The Caregiver Friendly Communities Assessment reviewed each area of this domain and provides recommended practices below.

1. Financial Support

Caregivers are often faced with making any number of financial decisions, including how to manage caregiving expenses, making decisions about health insurance and choosing benefits and options, and assessing the financial impact of reducing work hours in order to be a caregiver, among others. Support around these issues is often hard to find and some caregivers may not even know where to begin or even, in the case of the latter, think to weigh the pros and cons. In one study of 340 random family caregivers, financial costs and lack of support were found to be very important factors for the majority of caregivers (Lai, 2012). **Recommended Practices: 1) assess and catalogue the availability of financial information for caregivers; 2) work with community partners to set up a fund for emergency services.**

Recommended practices from research:

- In one study, caregivers recommended that having access to a 24 hour a day phone or online support would be helpful, providing more access to professional support groups,



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financial assistance and instrumental support (Gan, 2010).

- In some states, family caregivers can be paid for their time and supported by caregiving agreements placed in writing. Agreements made in writing between care-receivers and care-givers have held up in court. This may vary by state. (Knox, 2012).

Resources:

- **Michigan Medicaid Assistance Program (MMAP).** MMAP, also known nationwide as State Health Insurance Assistance Program (SHIP), provides free, confidential, personalized counseling to help Michigan residents navigate the Medicare and Medicaid systems. MMAP counselors help explain health plan options, identify additional resources for prescription medications, help caregivers understand hospital bills, and Medicare notices. The program is funded by state and federal grants and is not affiliated with the insurance industry: <https://mmapinc.org/>
- **Michigan Disability Rights Coalition (MDRC).** MDRC's Assistive Technology Program helps people access low cost, free or insurance-covered assistive technology devices and equipment, such as specialized eating utensils and mobility aids, which can help people of all ages live more independently despite physical disabilities. <https://www.copower.org/>
- **Michigan Public Service Commission (MPSC).** Various programs are available to assist older adults having difficulty paying their gas, electric, or telephone bills. Many utility companies also allow customers to designate a third party, such as a family caregiver, to receive a copy of any shutoff notice that may go out to help ensure that a shutoff notice does not go unseen. To learn more about what's available in your area, contact your utility company. <https://www.michigan.gov/mpsc/>
- **Mid-America Pension Rights Project.** Basic advice about pension laws and pension rights, finding "lost" pensions. Services provided at no cost with no age or income requirements. Call 1-866-735-7737 (Mon-Fri, 9am-3pm).
- **AARP Quick Benefits List.** Find public benefits that can help you pay for food, medicine, health care, utilities, and more by using the AARP Foundation's Benefits QuickLINK tools. www.aarp.org/quicklink



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2. Legal Support

Like financial information, trustworthy and reliable legal guidance can be difficult to find. Communities with free or low-cost legal services provide strong support for caregivers. Ensure that legal support includes expertise in areas important to caregivers, such as: care recipient rights, competency determinations, Medicaid divestment rules, caregiver contracts/personal care agreements, immigration issues, LGBT legal concerns, and alternative dispute resolution. **Recommended Practices: 1) Identify at least one free or low-cost legal service available to caregivers; 2) Work with the local legal community to develop pro-bono resources as well as expertise in at least three of the areas listed above.**

Recommended practices from research:

- Offering dispute resolution services online can be more accessible and effective for caregivers managing busy schedules and is particularly useful for regions that don't have this service available locally for in-person assistance (Augar, 2014).

Resources:

- **Elder Law of Michigan.** This nonprofit organization provides free legal advice and information on a variety of topics for older adults, people with disabilities, and their caregivers. <https://www.elderlawofmi.org/>
- **Legal Hotline for Michigan Seniors.** 1-800-347-5397 (Mon-Fri, 9am-3pm)
- **National Academy of Elder Law Attorneys** A professional association of attorneys who specialize in legal services for older adults and people with special needs. www.naela.org
- **Advance Directive Forms.** Free, downloadable state-specific advance directive forms and instructions. www.aarp.org/advancedirectives