

ELDERCARE CONFIDENTIAL

RESOURCES FOR INTERVIEWERS

Thank you for interviewing me about *Eldercare Confidential: Cautionary Tales for Adult Caregivers and Caretakers of Parents and Spouses*. The issues facing caregivers and caretakers are enormous, and I am grateful for your help in getting the word out about this book, which provides the information and direction to make those issues feel less overwhelming.

This interview guide will provide you with valuable information about *Eldercare Confidential*, including book and chapter summaries and sample interview questions. You'll also find links to photos and websites where the book can be purchased. If you need anything else from me, please do not hesitate to contact me at chris@chriscooper.com.

Again, thank you for talking to me about my book. I am excited to share it with you and your readers, and I look forward to our interview.

Kind regards,

Chris Cooper

Author, *Eldercare Confidential*

BOOK SUMMARY

When it comes to eldercare, America is facing a disconnect between fantasy and fact. The myth is that the U.S. has many idyllic care homes that are mostly government funded. But the fact is just the opposite: Those idyllic care homes are both rare and costly, and the government probably isn't going to pay for them. That leaves an enormous burden on the loved ones of seniors who need long-term care.

Eldercare Confidential: Cautionary Tales for Adult Caregivers and Caretakers of Parents and Spouses provides perspective. It offers straight talk on issues, myths and mistakes, and provides guidance to navigate those challenges. As the adage states, forewarned is forearmed. This book will provide caregivers and caretakers the vital information they need to make informed decisions.

CHAPTER SUMMARIES

CHAPTER 1. DEBUNKING THE SHADY ACRES MYTH

There's a wonderful myth that seniors can enjoy their declining years in an idyllic home that is mostly paid for by the government, leaving their loved ones relieved of messy caregiver decisions. The reality is that the government doesn't generally pay for long-term care and that caregivers are being thrust into the role of fiduciaries. Caregivers must make important decisions on the elderly person's behalf while dealing with the "Six-Headed Eldercare Beast" of medical, psychological, social, environmental, legal and financial mistakes.

CHAPTER 2. CONFESSIONS OF AN ELDERCARE ADVOCATE

Contrary to the old saying, ignorance is not bliss when it comes to eldercare. Secrets can have huge impacts. Adult children and other caregivers need to have frank conversations with older relatives about what's really going on to avoid unpleasant surprises both while the elderly are alive and after they're gone.

CHAPTER 3. THE WORST MEDICAL MISTAKES

Medical mistakes are an issue that caregivers don't want to acknowledge, but it's a fact that bad medicine exists. Issues include accidents, overdosing, prescription drug concerns and eating disorders. Caregivers who seek out advice often find that specialists and related services are hard to find.

CHAPTER 4. THE WORST PSYCHOLOGICAL MISTAKES

When adult children begin taking care of a parent, they may go into denial about the change in relationship, and refuse to make the tough decisions that need to be made. Caregivers may also be in denial about their own stress or psychological strains. Meanwhile, the senior may suffer other psychological issues such as depression or transfer trauma when moving to a new home.

CHAPTER 5. THE WORST SOCIAL MISTAKES

Connecting with others is important, yet social interactions can prove harmful. The family black sheep, harmful religious groups, drinking clubs masquerading as fraternal organizations, care workers trading sex for favors, and children abusing their once-abusive parents are some of the people serving up trauma for the elderly.

CHAPTER 6. THE WORST ENVIRONMENTAL MISTAKES

In eldercare, there is no such thing as being safe at home. Caregivers need to evaluate whether staying in the home is viable; and if so, they need to address a host of modifications to make the home secure for the elderly person.

CHAPTER 7. THE WORST LEGAL MISTAKES

Competent elder law attorneys are difficult to find, and caregivers thrust into the role of fiduciary need to get up to speed on the many difficult legal decisions to be made. Elderly people who have the capacity to deal with their affairs should get their legal documents in order without delay, including the very important durable power of attorney.

CHAPTER 8. THE WORST FINANCIAL MISTAKES

Caregivers need to know what long-term care their aging loved ones can afford, but advice from attorneys and other professionals is often conflicting. Medicaid, Medicare, the Affordable Care Act and, for California residents, Medi-Cal all can affect seniors' health and finances. Meanwhile, family members, caretakers and con artists may exploit the elderly for financial gain. That's why it's important to seek the help of an objective, independent financial planner.

CHAPTER 9. CONCERNS ABOUT LONG-TERM-CARE INSURANCE

There's no question that long-term-care insurance is valuable, but purchasing it doesn't necessarily mean you're set in the case of illness. That's because the insurance industry is facing changes—which means policyholders are too.

CHAPTER 10. HOW TO HIRE A FIDUCIARY TO MANAGE THE CARE

Caregivers who have the financial means won't regret hiring a professional fiduciary. That's because fiduciaries are responsible for the entire person, not just their assets. They assume a position of trust and responsibility for seniors and consider the complete picture—financial, legal and physical.

POTENTIAL INTERVIEW QUESTIONS

Please feel free to ask me whatever questions you like. I include the following questions as possible questions for you because they are the ones I get asked most and may prove helpful to you.

- What does “fiduciary” mean, and why does it prove so difficult for caretakers and caregivers?
- Why do you liken the problems caregivers face to a Six-Headed Eldercare Beast?
- You emphasize that adult children need to communicate with their elderly parents. Why is that so important, and what can the children do to ease the discomfort that may arise?
- What are the top medical issues that caregivers must be aware of?
- How can caregivers best address denial, and what could happen if they don’t?
- What are the types of people to be on the watch for in the elderly person’s social interactions?
- Why do children end up abusing their parents?
- What are the care options for seniors living at home? What are the options outside the home?
- Why are legal documents and other issues so pressing for caregivers?
- What is the importance of durable power of attorney?
- How do financial planners help, and what should caregivers look for before hiring one?
- Is elder financial abuse a big problem, and what are some steps to protect against it?
- How are the issues of the long-term-care insurance industry affecting policyholders? Should people still buy this insurance?
- How do professional fiduciaries help elderly people and their caregivers?

ABOUT THE AUTHOR

Chris Cooper is a passionate advocate for people trying to meet the often crushing costs of medical care. He found his passion early on, while working in nursing homes and hospitals. After completing paramedic training and obtaining a nursing degree, he pursued his interest in how people could finance health care, primarily acute care. He realized that chronic long-term care leads to financial devastation for many people, especially retirees.

Chris is a professional fiduciary licensed with California and a national certified guardian with the Center for Guardianship Certification. As a professional fiduciary, Chris works with seniors, disabled individuals and others who can't manage their affairs on their own. He assists them with everything from day-to-day financial issues to investment and estate management. Chris is also the founder of Eldercare Advocates, which provides geriatric care management and long-term-care consulting.

Chris has established fee-based financial planning practices in Toledo, Ohio, and San Diego. In addition to the highly respected CERTIFIED FINANCIAL PLANNER™ designation, he has a Master of Science in financial services with a specialization in financial planning. Other career accomplishments include designations as a Chartered Life Underwriter® and Chartered Financial Consultant®, admission to the prestigious Registry of Financial Planning Practitioners, and a graduate certificate in gerontology. He is enrolled to practice and represent clients before the Internal Revenue Service. He also represents clients in fair hearing processes before the Department of Health and Human Services at the state level.

Chris is a regular guest commentator for the ABC-operated WTVG-TV, Channel 13, in Toledo. He regularly appears on both local and national news shows and is quoted in newspapers and magazines nationwide.

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