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Aging Options (East King County) Rajiv Nagaich
2013-05-01 Each day in the United States, 10,000 people become eligible to retire. For these individuals, and the thousands of others already retired, retirement issues loom large. Though visions of retirement for most start out as a joyous anticipation of being engaged in activities we did not have time for when working, re-engaging with friends and family, visiting new and exotic places and the like, these visions can be short-lived for many unprepared retirees. The primary reason? An episode with illness (such as a stroke, heart attack, cancer, or a diagnosis of Alzheimers, Parkinsons) can leave the whole family in chaos and render the ill person a huge burden on loved ones. Unplanned illness can lead to many undesirable outcomes, including: A forced and unwelcome move to an institutional care setting; Loss of assets to cover the high cost of care not covered by Medicare and other health insurance; and, A significant burden being placed on loved ones of the ill person.

This reality is quite visible to aging Americans who harbor significant anxieties over these issues. For most, this will be the time when we will realize that Medicare does NOT cover long-term care needs in any meaningful fashion. All this leads to the fact that a bout with illness can quickly render traditional retirement planning ineffective in addressing the most critical retirement concerns aging Americans harbor; however, the good news is with proper planning these concerns can be addressed. So what is proper planning? It is coordinated and comprehensive planning around healthcare, housing, financial, and legal issues. It is planning that can help you: Avoid institutional care if that is at all possible; Locate the most appropriate housing alternative if aging at home is not possible Protect your assets not only from probate costs and estate taxes, but from uncovered long-term care and medical costs as well; and, Not become a burden on your loved ones in case of incapacity. The AgingOptions Guide is a primer on these issues and how to develop a plan to have a better retirement than might be possible.