spotlight MAGAZINE
Keeping You in the Light
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"Issues as We Get Older"

by: *Joe Steckler*

Dear Friends,

I recently read an article about the ethics and morality of Medicaid planning. Those of you who follow me on radio and television know I am no stranger to discussing Medicaid planning, just as I am not afraid to discuss the inadequacies of elder advocacy or the misuse of public or privately donated funds. So today let's address using money wisely to help more people.

Medicaid. Medicaid was initiated in 1965 to assist poor or medically disabled people in the United States. Depending on who is affected by its use, the ethics and morality of Medicaid planning can take on different meanings. Nonetheless, we can all agree that there are good and bad, or unintended, uses to which government monies are used. I do not think Medicaid was meant to be used as a financial tool to preserve assets for children or grandchildren. Another new use of Medicaid is facilitating placement of clients in various elements of care. This is a questionable tactic that benefits some but can make it more difficult for those who are poor to maintain their priority in the placement system. For this and many other reasons, I recommend use of a qualified elder law attorney to assist in Medicaid planning.

Elder Care. Most of us understand the need to plan for retirement: we save as best we can, purchase long term care and other insurance, do financial planning, and live within our means. Realizing that the best laid plans might be disrupted, Medicaid was developed to assist those who needed help in later years or who were medically disabled. It was not intended as a way to circumvent individual responsibility to take charge of our own lives.

Having said the foregoing, I would like to comment on the role of local leadership in ensuring that elder care is available for seniors. Currently in our county there is no plan in place to help seniors age with dignity. It is well intended to say Brevard is an elder friendly community but what does that mean? What does it buy us? Because there is no aging plan, Helping Seniors of Brevard has developed an advocacy group to take the lead in building such a plan to present to the Brevard County Commissioners. Ideally this plan will include local as well as government resources as a building block. If you look at your tax bill you will notice that about 44% of your taxes are intended for the education of children, but there is a zero commitment to elders.

Use of private and government financial assistance. We would like to think that our monies are used as we intend them to be used when we

donate to a charity, but research shows this may not always be so. Since nonprofits are required by law to report their use of funds, you can look up their 990 IRS tax documents online to determine if your donation is being used cost effectively or going mainly for salaries and overhead. This is an area fraught with the perils of Pauline, so let me say that organizations that do not have a 990 posted on the internet or refuse to make such document available to you should raise a red flag. I take great interest in how my donated monies are used and so should you.

Helping Seniors of Brevard has a survey posted on its web site at www.helpingseniorsofbrevard.org or available by calling our office at **321-473-7770**. I encourage you to take the survey so that current senior needs can be identified and made part of local plans to help all age with dignity. We have wonderful resources in Brevard County, but we all need to be aware of what is available. Become part of advocating for seniors and realize that our ability to meet future senior needs requires a united effort.

Joe Steckler is the President of Helping Seniors of Brevard, a nonprofit organization designed to advocate, educate, and fundraise on behalf of Brevard’s senior citizens.

Feel free to contact us at: or calling: 321-73-7770 ~ www.helpingseniorsofbrevard.org

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