

## Bentley Assisted Living at Northminster | March 2017

### You Can Take These Tax Deductions for Long-Term Senior Care

Tax season is here, and for many seniors and family caregivers of elderly loved ones, it can be a stressful time of year. No one likes to be hit with a big tax bill, and for elderly folks living on a fixed income, keeping costs down is crucial. For seniors, deductions for certain medical expenses, including some long-term care and assisted living expenses, are among the biggest tax-saving opportunities. And in some cases, family caregivers of older adults can include related expenses in their own tax deductions. Since every personal situation is different, assisted living residents or family caregivers should consult with a tax advisor about which deductions they can make. That said, here are some of the key things to know when it comes to deducting medical and assisted living expenses.

**How much can you deduct?** To deduct medical expenses from your taxes, you must be eligible to itemize your deductions on Form 1040, Schedule A. The itemized expenses also need to fall under the IRS definition of qualified expenses. Taxpayers who are 65 or older or with a spouse 65 or older can deduct medical expenses that exceed 7.5% of their adjusted gross income (AGI). (For those under 65, expenses must exceed 10% of AGI.) So, if your AGI is, say, \$60,000, 7.5% of that is \$4,500, and if you have \$7,000 in medical expenses, you can deduct \$2,500.

**Which medical expenses are deductible?** Tax benefits from the IRS apply to out-of-pocket medical expenses not reimbursed by insurance. Individuals can deduct qualifying expenses such as preventive care, treatments, surgery, and dental and vision care. Cosmetic procedures, over-the-counter drugs (except insulin) and general preventive health items like vitamins or gym memberships are not tax deductible. IRS rules let you deduct any insurance premiums, or part of premiums, that you've paid for policies that cover medical insurance or qualified long-term care insurance that went toward qualified long-term care costs. The amount of long-term care premiums you can claim depends on your age. For 2015, 60 to 70-year-olds can claim up to \$3,800 and those over age 70 can claim up to \$4,750.

**What are the rules for deducting assisted living expenses?** In 1996, the Health Insurance Portability and Accountability Act (HIPAA) established that qualified long-term care services may be tax-deductible. Again, these must be itemized, unreimbursed medical expenses. Qualified long-term care can include the type of daily personal care services often provided to assisted living residents like help bathing, dressing, and eating, as well as meal preparation and household cleaning. However, assisted living residents may only take these deductions if they qualify as chronically ill and were certified as such by a licensed health care practitioner in the

previous year. To be considered chronically ill, typically residents must be unable to perform two or more activities of daily living (eating, dressing, bathing and the like) without help. Assisted living residents who need supervision to protect against threats to health and safety due to a severe cognitive impairment like dementia may also qualify as chronically ill. The care provided to residents must follow a prescribed plan from a licensed health care practitioner in order to be deductible. Many assisted living communities have a licensed nurse or social worker who can work with a patient's doctor to create a plan outlining the daily care the resident needs. Make sure to get a letter from the licensed health care practitioner that includes this care plan and explains how it addresses the patient's chronic condition.



### ACTIVITY HIGHLIGHT



Please join us for our family and friends **Bingo Night** on **Friday, March 17<sup>th</sup>** from **5:30pm – 6:30pm**. We will be serving refreshments and a light snack. We will also have prizes for the bingo winners. We hope to see every here and enjoy good company and a fun time.



## Resident Of The MONTH



**Lloyd**

Lloyd was born on November 2, 1948 in Missouri and lived most of his life in Valdosta, Ga. He moved to Bentley on March 5, 2013. Lloyd loves being around and helping people, it is what makes him the happiest. A couple of his favorite activities are singing and trivia. He is the first one on the bus when we take a trip to Dairy Queen and riding around town. Lloyd is always the first one to greet everyone in the mornings with a big smile and hello. Bentley is a better place because of Lloyd.



## Employee Of The MONTH

**Ashley David**

Ashely has become a great team player during her time here at Bentley. She works well with other staff and is always happy to assist with anything that may be asked of her. We are so happy to have her as part of our team!



### Thursday, March 16<sup>th</sup> :

#### Piano Recital with Addison

Time: 3:00 pm

Come and enjoy listening to music and singing along with Addison as she plays the piano for us.

### Thursday, March 23<sup>rd</sup> :

#### Art Class with Teresa

Time: 3:00pm

We will be Learning, Laughing and painting with Teresa as she shows us different ways to express ourselves through art.

### Thursday, March 30<sup>th</sup> :

#### March Birthday Party

Time: 3:00pm

### Resident Birthday :

Doris Sykes.....3/25<sup>th</sup>

### Staff Birthdays:

Kathy Benefield ..... 3/09<sup>th</sup>

Tricia Scoggins .....3/10<sup>th</sup>

Susan Allen .....3/14<sup>th</sup>

Christy Phagan..... 3/15<sup>th</sup>

Mary Ann Wilkes..... 3/17<sup>th</sup>



## Staff Directory of DEPARTMENT HEADS

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## Assisted Living Activities

Bentley Assisted Living, 50 Sumner Way Jefferson Ga 30549. (706) 387-7000

10 REASONS FAMILIES FIGHT ABOUT SENIOR CARE



*Caring for an aging loved one can be one of the most stressful family milestones. The sheer difficulty of the task, its high cost, as well as underlying family issues can collide to create a perfect storm of discontent.*

But when families put aside their differences and work together as a team for the best interest of their elderly loved one, they are often able to overcome this challenge and assure that their parent's last years aren't marred by bickering and strife.

Here are 10 reasons families fight about senior care, and advice about how to prevent these types of conflict from derailing you:

1. Siblings View Parent's Needs Differently

Adult siblings don't always see care needs the same way. One child may have the impression that mom is doing fine at home while another feels that care must be put in place immediately.

**Possible Solution:** When siblings disagree about how much care a parent needs, or about whether the parent needs care at all, the conflict can often be resolved by seeking expert guidance. Arrange for a visiting nurse with a background in elder care assessments to see your older loved one at home and gauge the

level of safety. Also seek information and guidance from the senior's primary physician so that the assessment process is as thorough as possible. Clarification from healthcare professionals can help answer this question definitively instead of allowing it to become a point of contention that prevents progress from being made.

2. Parent Resists Care

Sometimes the whole family is on board and agrees that mom or dad needs care, but the parent resists any change tooth and nail. It's understandable; people value their independence highly, and are loathe to give up any of it.

**Possible Solution:** When you're trying to persuade a parent to accept a move to a senior community, make it clear that you're not trying to "put them away." Help your parent understand your concerns and that they come from love. Also educate your parent about the senior care options that are available in the area. Your parent may imagine moving to some dreadful institutional situation while you have something much different in mind. Today's assisted living communities are attractive and comfortable and may contrast sharply with what your parent is imagining. If your parent has advanced Alzheimer's or dementia, you may be able to initiate proceedings to obtain guardianship, but you can't force an elderly parent of sound mind to receive care.

3. Family Members Regress to Earlier Roles or Past Issues Resurface

When the immediate family comes together to care for mom or dad, they often revert to dysfunctional and unhealthy roles of the past. Sibling rivalry that has lain dormant during adulthood may suddenly rear its head again during the stressful process of caring for an aging parent.

**Possible Solution:** It's not realistic to get along splendidly with everyone in your family, or for your parents needs to suddenly unite a family that was formerly divided. But recognize that you won't always see the best behavior from your loved ones or agree with them on every issue. Encourage them to be caring and dignified during this process by setting a good example yourself. Be the "big person in the room" and avoid being sucked into feuds or bickering that feel as if they are a flashback to a disastrous family road trip of your childhood. Practice active listening, as family members who feel like their voice isn't being heard are most likely to become frustrated.

To be continued next month...



at Northminster

50 Sumner Way, Jefferson, GA 30549  
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