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# ELDER CARE DIRECTION

PROVIDING A COMPLETE SOLUTION FOR ELDER CARE PLANNING

David Dempsey



PHOTOS BY DANA FLECK PHOTOGRAPHY

David Dempsey, CEO and Founder of Elder Care Direction is a family man, through and through. As a matter of fact, it was Dempsey's love of family, and love for his grandparents in particular, that inspired him to develop and create an innovative new business model based on helping seniors and their families (as well as professionals working on behalf of those families) experiencing what may be the most anxiety inducing moments of their lives, by offering a complete solution for Senior Care Planning.

Seniors and their families are faced with a myriad of daunting and confusing options when it comes to applying for Medicaid and preserving assets when planning for end of life care. "Our promise is to deliver excellent service and care for each client as if they were family," Dempsey explains. "Every situation requires expertise and a delicate handling to reach the best possible outcome. We have ten years' experience helping clients take care of issues related to aging and needing care. We work closely with attorneys, accountants, financial advisors, healthcare companies, realtors, automotive sales professionals, and others to get the job done right the first time. Elder Care Direction strives to be excellent while also being less expensive than the alternatives," he said.

## A WORD FROM COMPANY FOUNDER

*It is my belief that God put us on the earth to be a blessing and not a burden. This uncommon perspective guides the actions my company takes. We, as a company, stand with you and consider it pure joy to be of service to you and your family. We will love your family like our own and will make sure each and every client is taken care of with respect and dignity. We do not take your trust in our services lightly and our work is guaranteed. Thank you for allowing us the opportunity to serve you and your family.*

*From my family to yours, thank you.*

**David Dempsey Sr.**

Founder / CEO



## BLOG TOPICS

More than 100 useful informative articles and videos blogs are available at <https://www.eldercaredirection.com/blog/> covering topics such as:

- How to Hire an Estate Planning Attorney
- Pennsylvania Guardianship: What You Need to Know
- What Are the Legal Requirements of a Will
- What is a Medical Power of Attorney?
- What is the "Death Tax" and How Does It Work?
- What is Legacy Planning and Why is it Important?
- How to Revoke a Power of Attorney
- A Guide to Different Types of Trusts
- Estate Planning: The Irrevocable Life Insurance Trust (ILIT)
- Reasons to Change a Will
- Elderly Guardianship Basics
- Nursing Home Law Basics
- The Senior Tax Credit: Do I Qualify?
- Should You Name Co-Executors in Your Will?
- Power of Attorney for Financial Matters
- Is a Living Will the Same as a Living Trust?
- What Assets Must Go Through Probate?
- When Do You Have to Go Through Probate?
- What is Elder Law?
- Beginner's Guide to Creating Trust Funds for Your Grandchildren
- Nursing Home vs. Assisted Living: What's the Difference?
- Digital Estate Planning Checklist — What You Should Know
- Protecting Your House After You Move into a Nursing Home
- Creating a Caregiver Plan in 7 Simple Steps
- 10 Warning Signs of Alzheimer's and Dementia
- Everything You Should Know About a Will
- Taking Care of My Parents: Where Do I Begin?
- Are My Elderly Parents Eligible for Medicaid?
- What is the Difference Between Guardianship and Power of Attorney?
- Medicare Facts Related to Nursing Homes
- What is the Difference Between a Living Will and a Last Will & Testament?
- What You Need to Know About Inheritance Tax



**The Dempsey Family**

## Services

Elder Care Direction provides a range of services to help seniors and their families, as well as elder care professionals, with elder care planning:

### Planning for Long Term Care

"If you want shade, you have to plant a tree today," explains David Dempsey. Elder Care Direction helps people to complete all of the advance planning that they need so that they can make certain that their needs will be taken care of as they grow older, in terms of protecting their assets, or making sure they get adequate care, or both.

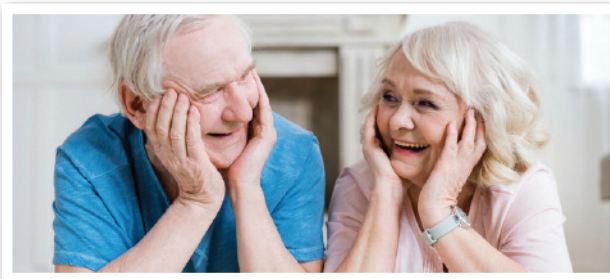
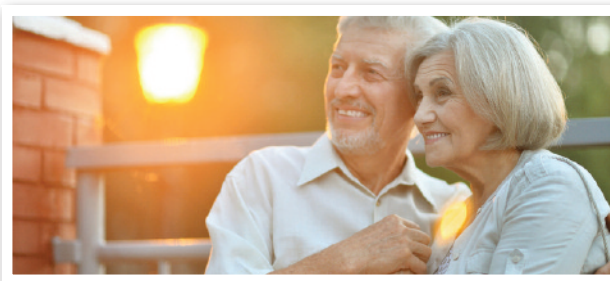
Elder Care Direction serves as a one-stop shop that can help you with Medicaid planning, advanced directives, financial powers of attorney and other planning needs in order to receive the services that you need while protecting your assets, so that they can benefit your loved ones. Elder Care Direction's professionals work to make it easier for your family to handle everything in the event that something unexpected happens.

"We work a lot with lawyers and financial advisors," Dempsey explains. "Every situation is a little bit different. A lot of times this ends up in legal work, such as wills, power of attorney, trust work. All of that needs to be done by the attorney. We have a network of attorneys who we work with and they all offer discounts on their services because people work with us," he said.

### Elder Care Directive Care Manager

One of the services that Elder Care Direction offers to clients and their families is geriatric care management or elder care directive management. Elder Care Direction professionals can guide you through the process of elder care so that the process is less stressful. Eldercare managers are trained specialists. They help to guide families about providing appropriate care for their elderly loved ones.

*(Continued on page 8)*



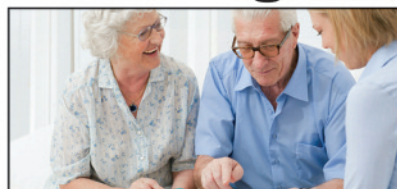




## A Complete Solution for Senior Care Planning

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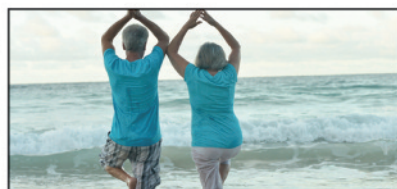
### EFFICIENT SOLUTIONS

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## COVER STORY

(Continued from page 7)

The goals of Elder Care Direction's elder-care managers are to increase their clients' life qualities while also minimizing familial stress. Eldercare managers offer a broad menu of services, helping you to save thousands of dollars while they offer guidance throughout the process.

"Geriatric care managers make sure that the proper medical care is being administered for the patient," Dempsey explains. "That's really important, because medical needs sometimes dictate all of the rest. So, if medically, you need X, but financially you can afford Y, you may have to go over here to Z to make sure that both of those are taken care of," he said.

### Medicaid Eligibility Planning

Elder Care Direction can assist your loved one with Medicaid planning to make certain that he or she will qualify when the time comes for nursing home or assisted living care. Elder Care Direction has an in-depth understanding of the regulations and rules that govern Medicaid in Pennsylvania. "That's the bulk of our work" Dempsey said. "The real big part of it is how do you present it to the issuing authority? How do you gather the documents so that you get an approval the first time instead of a denial with a thousand requests? That's the value we provide," he said. "We can get an approval."

Elder Care Direction provides comprehensive services and can help to save your family thousands of dollars. At Elder Care Direction, you will have a dedicated case manager who will be understanding and compassionate as he or she guides you through the complete process and will continue working until your eligibility for Pennsylvania Medicaid has been approved.

### Resource Planning

At some point, most people need some type of elder care. Whether you need home health, assisted living or skilled

nursing care, it can cost thousands of dollars each month. Elder Care Direction can help you to reduce some of those expenses so that you can get the care that you need without suffering financial devastation. Elder Care Direction can help you to plan for when you will need care in advance so that you do not have to go through a penalty period.

"Resource planning is, what are you going to do if and when this happens?" David Dempsey explains. "That's where we hand it off to the experts in their field. There are a lot of folks who specialize in certain things. We tie in the bulk of all the other financial advisors we work with, auto sales professionals, realtors, reverse mortgage companies. There's a big market for services that aren't necessarily Medicaid, and we get so many of those questions just because of the nature of the phone calls and emails we receive. That's where it's useful for us to have all of these affiliates and professional relationships," he said.

### Cost Planning for Senior Care

While most people spend a lot of time planning for their retirement years, many people fail to adequately plan for their long-term care needs. Long-term care is very expensive and can cause people to lose their assets and their homes. It is important for you to complete long-term care planning for yourself as well as for your elderly loved ones. Elder Care Direction is able to help you to complete this planning so that you can make certain that your long-term care can be paid for by the state.

"Cost planning has to do with issues such as, are you going to be able to utilize Veteran's benefits?" he said. "Or, do you want to look at Medicaid? Or, do you want to see how your long-term care insurance factors in, if you have it? There are different costs if you do home care, private



home care, assisted living. Even within that bucket, there are trenches of assisted living, independent assisted living, and Memory care, which is quite expensive. And then your standard nursing home, or a private nursing home, which is a lot of money. It all depends on the particular client and their situation," he said.

### Partner with Elder Care Direction

Elder Care Direction has strategic partners throughout the United States and is actively seeking new additional partnerships with Estate and Elder Lawyers, Financial Advisors, Senior Living Advisors, Accountants, Real Estate Agents, Mortgage Originators, Used Care Dealers, Home Care Companies, as well as Skilled and Non-Skilled Living Facilities. Elder Care Direction processes benefit applications from beginning to approval for lawyers and financial advisors who find themselves advising clients on Medicaid.

"We have great success working with Elder Law Attorneys and Estate Planning Attorneys as their "back office" doing the entire application process from gathering required documentation to court support for rejected claims," Dempsey said.

As a core competency of Elder Care Direction, they have economies of scale to assist attorneys and advisors with cost

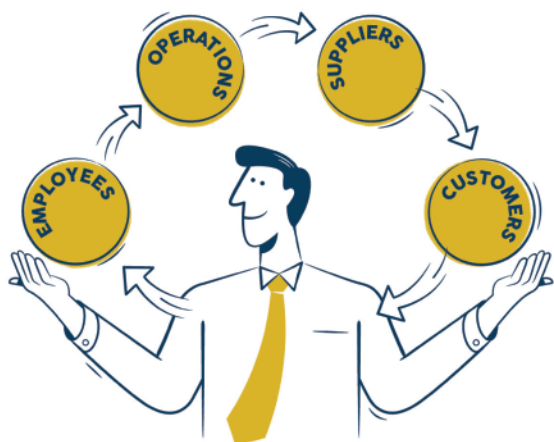
effective processing. Typically, this is seen as an extension of the services offered by advisors with a single billing and contact point for the client. "We developed proprietary software to expedite the gathering and the filing of Medicaid documents, so that it's more cost effective than having a full-time employee for nursing homes or for an elder lawyer who's doing the work," Dempsey explains.

### Why Choose Elder Care Direction?

**SUPPORT** — With Elder Care Direction you will find the support you need to make the right decisions for yourself and your loved ones. "We take care of folks with the documentation of the paperwork from the time that we sign with them, until they pass away," Dempsey said. "With Medicaid, our work doesn't end when we get people qualified. It ends when they pass away. And that is something that we don't charge extra for. That's part of the original service. So, perpetual care is really important for folks. We follow through. That's a really important consideration for a lot of folks. The process isn't just confusing now. It's confusing forever. We just happen to not be confused by it," he said.

(Continued on page 10)

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## COVER STORY

(Continued from page 9)

**RESPECT** — Elder Care Direction's model is built around family. They treat each and every client with the same respect as if they were their own. "It's my own personal belief that everyone deserves respect, no matter who it is," Dempsey said. "When you meet somebody, you take care of them. I try to make sure everybody is taken care of the same way I would take care of my own grandparents."

**TRANSPARENCY** — The professionals at Elder Care Direction believe strongly that you are the most important part of the process, and they ensure that you are a part of every decision that is made, Dempsey explained, adding, "We are very up front about what we do, how we do it, what we charge, and what our role is."

**INTEGRITY** — Professionalism and Integrity are the core values which hold the Elder Care Direction organization together. Their commitment to you is finding the best solution for you and your loved ones. "For me, (integrity) means making sure that everybody is taken care of properly and that we have done our work," David Dempsey said. "If we can't get you qualified financially for Medicaid,

you get a refund. It's in our contract. We're making sure that people are financially qualified, and that is part of our statement. We want to make sure people are taken care of. Our job is to take care of the orphans and widows, so we do," he said in conclusion, adding, "We don't charge for anything Veterans-related, because we just want to take care of them. I feel they've taken care of us. We just show them how to do it," he said.

To arrange a free consultation, please call 267.368.4201. For additional information, please visit [www.ElderCareDirection.com](http://www.ElderCareDirection.com).

**Note:** Elder Care Direction's sites and services may provide access to independent attorneys, self-help services, including general information related to the law, and lawyers designed to help users safely cope with their own legal needs. Their sites and services also provide services to lawyers and other legal professionals. The principals and employees of Elder Care Direction are not lawyers or a law firm and they do not provide legal, business or tax advice. None of their representatives are lawyers and they also do not provide legal, business or tax advice. The accuracy, completeness, adequacy or currency of the website content is not warranted or guaranteed. Elder Care Direction's sites and services are not a substitute for the advice or services of an attorney. They recommend you consult a lawyer or other appropriate professional if you want legal, business or tax advice.