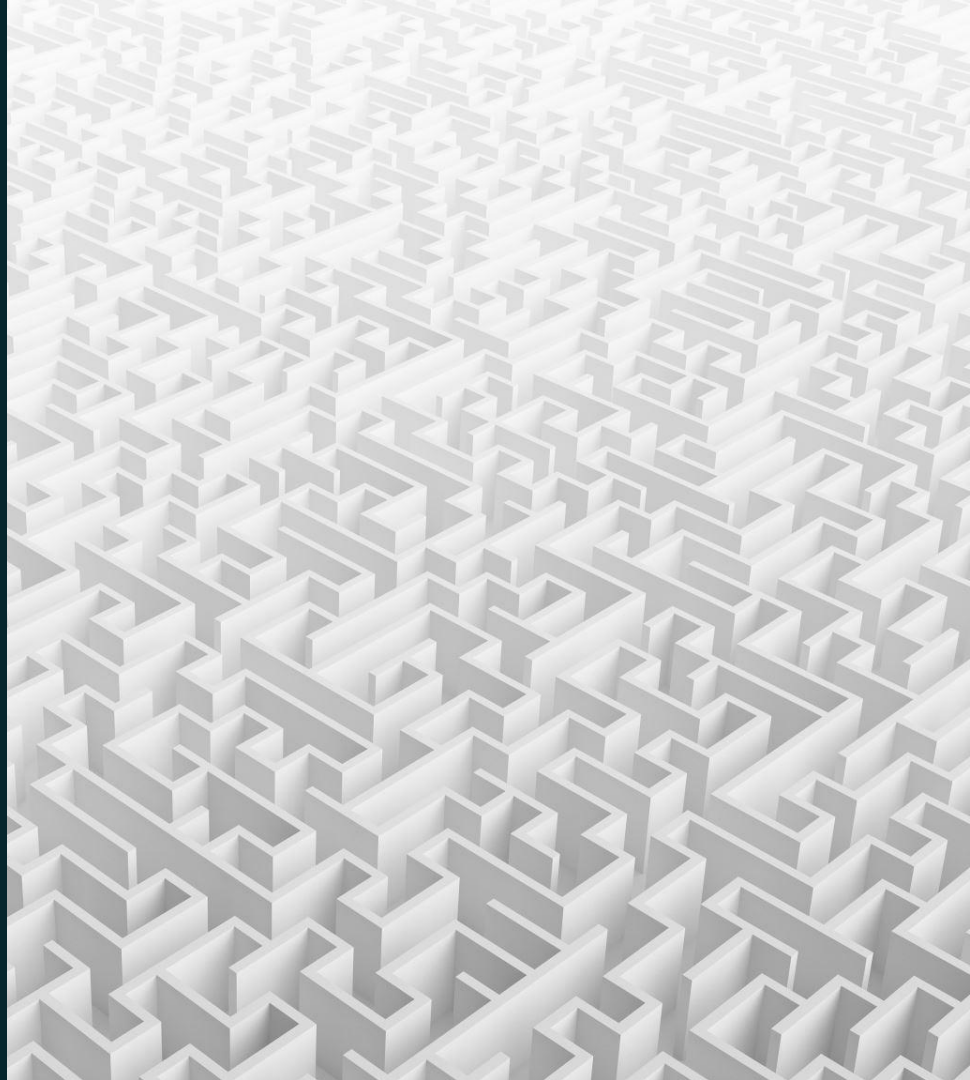




Complex Case Scenarios in Aging Adults: Lessons Learned from the Field

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Objectives

1

Define the various types of elder abuse and neglect

2

Name at least one unique issue blended families face in caregiving

3

Identify at least two strategies for practitioner-patient communication surrounding difficult news

Case Scenario #1

You are working with an older adult, and notice the patient has severe bruising on the arm that is not indicative of a natural or typical injury.

You begin to suspect that she is going home to an abusive environment.



Elder Abuse and Neglect

“Approximately 1 in 10 Americans aged 60+ have experienced some form of elder abuse. Some estimates range as high as 5 million elders who are abused each year. One study estimated that only 1 in 14 cases of abuse are reported to authorities.”

The National Council on Aging

Forms of Elder Abuse and Neglect

- Physical abuse
- Emotional abuse
- Neglect
- Abandonment
- Sexual abuse
- Financial abuse
- Healthcare fraud



Video:
Elder Abuse -
A Global
Issue

ELDER ABUSE

The Role of the Caregiver

It's important to recognize the importance of caregivers' wellbeing as well

An inability to care for their own needs, lack of support, and experience of burnout can all increase risks of elder abuse/neglect



Resources

- National Center on Elder Abuse
- National Domestic Violence Hotline
- Adult Protective Services
- Aging Life Care Planners
- Department of Aging Services
- Community Senior Services and Programs
- Home Care Services (especially for respite for a caregiver)
- Home Health
- Churches/Pastoral Care
- Adult Day Cares

Case Scenario #2

A patient you are working with has not been diagnosed with dementia but does not feel savvy enough to navigate their long-term care insurance and potential care options.



The U.S. Department of Health and Human Services states that someone turning age 65 has nearly a 70% chance of needing some form of long-term care in his or her lifetime. Long-term care is costly, and prices vary by state...



Let's Break it Down...

**According to the 2025 Genworth Cost Of Care Survey,
the national median annual costs for care...**

- ✓ Adult day health care: \$26,000, +5% YoY
- ✓ Home Health Aide: \$61,776, + 10% YoY
- ✓ Assisted Living Community: \$70,800, +10% YoY
- ✓ Skilled Nursing Private Room: \$127,750, +9% YoY

What About Medicare?

“Medicare will pay only for skilled services provided by medical professionals. For Medicare to pay any costs, the beneficiary must have been hospitalized for a minimum of three days, and other requirements. However, it does provide government assistance for long-term care. To qualify, you must meet financial requirements, which may impact both assets and income. In most states, Medicaid will cover long-term care only after you’ve spent down your assets.”



Isolation: 43% of seniors report feeling lonely, and loneliness increases dementia risk by 50%, stroke by 32%, and heart disease by 29%*. Understand that addressing isolation isn't just about an individual's level of happiness—it's about preventing serious health complications that impact longevity.

Navigating Insurance and Long-Term Care



- Long-term care insurance generally offers coverage for in-home care, skilled nursing facilities and independent, assisted living or memory care at senior living communities, in addition to the potential of covering hospice care and community-based services
- It's important to make sure your policy is comprehensive and will provide benefits in the whole range of care venues you require
- It can be helpful to work with an experienced broker, ideally someone who:
 - Specializes in long-term care policies
 - Has sold a lot of policies and works with multiple carriers
 - Has a plan in place to stay in touch with clients
 - Has experience helping clients file claims

Illness Trajectory

- When considering illness trajectories, there are three typical trajectories to consider:
 - **Trajectory 1:** short period of evident decline, typically cancer
 - **Trajectory 2:** long term limitations with intermittent serious episodes
 - **Trajectory 3:** prolonged dwindling
- Using a trajectory model can help patients plan according to their individual needs and allows for practical planning for end-of-life considerations



Case Scenario #3

You are working with an aging couple and their family. It is a late in life blended family with tense dynamics – the husband's children do not get along with the wife and the wife's children do not get along with the husband. No one can agree on what is the best solution for the long-term care of the aging couple.



“Regardless of whether you have a stellar relationship with members of your blended family or one that causes anxiety, it is important to understand that what each member of the blended family most wants is the *respect* of others. By doing your best to work as a team and by coordinating care in advance, you can work towards your end goal which is to ensure that a loved one is cared for. There will likely be unexpected emotions that present themselves along the way. Past conflicts may continue to present themselves but when it comes to caregiving with step-parents or step siblings you may find that the best results are obtained by *focusing on the task at hand*.”

The National Center on Caregiving



A top-down view of two white ceramic coffee cups with black rims, filled with a brown liquid. The cup in the upper left contains one heart-shaped marshmallow. The cup in the lower right contains two heart-shaped marshmallows. The cups are placed on a light-colored wooden surface with horizontal grain lines.

Things to Keep in Mind

- Respect family connections
- Be clear, but inclusive, on legal topics
- Mutual concern = mutual responsibility

Case Scenario #4

You are working with a Japanese family. The doctor needs to tell the family the father has cancer. How should providers approach communication? Consider the desire to talk in metaphors and beat around the bush vs. direct communications about the diagnosis.



“Cultural competency in health care describes the ability to provide care to patients with diverse values, beliefs and behaviors, including tailoring health care delivery to meet patients’ social, cultural and linguistic needs”

The American Hospital Association

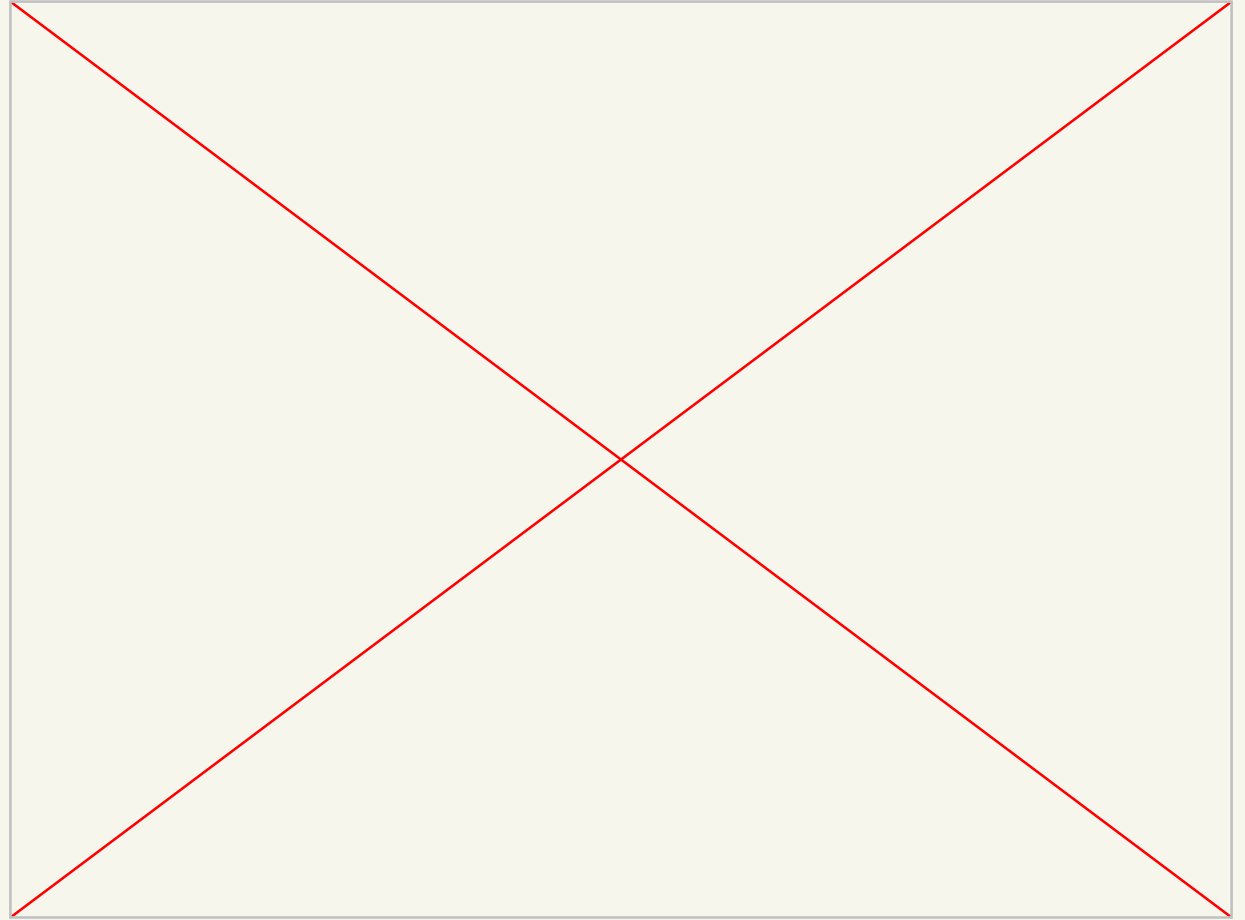
Understanding Microaggressions

Microaggressions are intentional or unintentional subtleties in behavior or communication that convey messages of discrimination or othering

- Inappropriate eye contact
- Acknowledging someone's English as being "good"
- "You're smart/pretty/etc. for a _____ girl/guy"
- Mistaking a person of color for being in a position of servitude

Video:

What is the
Definition of
Microaggression?



Cultural Competence in Working with Older Adults

- Research shows that patients are at higher risk of receiving poor quality care and experiencing negative health consequences when providers and systems do not promote and provide culturally competent care
- The aging population is growing, and highly diverse in terms of race and ethnicity, gender, sexual identity, language, education, etc.
- Racial and ethnic minorities have higher morbidity and mortality rates from chronic conditions than their white counterparts
- Higher proportions of minorities do not have a regular source of care or health insurance



Approaching Communication

- Assess What the Patient Already Knows
- Assess What the Patient Wants to Know
- Be Empathic
- Slow Down
- Keep it Simple
- Tell the Truth
- Be as Hopeful as Possible, While Conveying the Truth
- Watch the Patient's Body and Face
- Be Prepared for a Reaction
- Implement the Use of a Translator When Necessary
- Consider Cultural, Religious, etc. Considerations in Next Steps



Thank you!

Q&A



Resources

- Academy of Professional Family Mediators
 - [Apfmnet.org/find-a-mediator/](https://apfmnet.org/find-a-mediator/)
- MSN Money "Plan Your Retirement" Calculator
 - [Money.msn.com](https://money.msn.com)
- Society of Financial Service Professionals (FSP)
 - FinancialPro.org
- Social Security Administration Retirement Planner: How Should I Prepare for Retirement
 - ssa.gov/retirement
- American Association for Long-Term Care Insurance
 - aaltci.org
- AARP
 - AARP.org
- Top 10 Ways to Prepare for Retirement (U.S. Department of Labor)
 - Dol.gov

Resources

- National Standards on Culturally and Linguistically Appropriate Services
 - <https://thinkculturalhealth.hhs.gov/clas>
- Cultural and Linguistic Competence Policy Assessment (CLCPA)
 - <https://nccc.georgetown.edu/assessments/clcpa.php>
- Plain Language
 - <https://plainlanguage.gov/>
- Enhancing Cultural Competence in Social Service Agencies: A Promising Approach to Serving Diverse Children and Families
 - https://www.acf.hhs.gov/sites/default/files/opre/brief_enhancing_cultural_competence_final_022114.pdf
- Culturally Competent Nursing Care: A Cornerstone of Caring
 - <https://ccnm.thinkculturalhealth.hhs.gov/>

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