

Ettinger Law Firm's Guide for Families Coping with Alzheimer's and Dementia

A Resource for Families



Introduction

At Ettinger Law Firm, we understand how life changes when a loved one is diagnosed with Alzheimer's disease or another form of dementia. The journey ahead can be overwhelming—filled with uncertainty, difficult choices, and emotional strain. This guide was created to provide comfort, clarity, and practical resources for families navigating this path. Inside, you'll find insights on what to expect, caregiving strategies, emotional support, and legal and financial planning. Our goal is to empower you with knowledge and to walk alongside you as trusted advisors.

With compassion, The Ettinger Law Firm Team

About Ettinger Law Firm

For decades, Ettinger Law Firm has been committed to helping families protect what matters most. Our mission is to provide compassionate, knowledgeable legal guidance that empowers families to face life's challenges with confidence and peace of mind.

Our Philosophy

We believe that elder law is about more than documents and legal processes—it is about people. Our team is dedicated to preserving dignity, protecting families, and ensuring that loved ones receive the care they deserve. When it comes to protecting your assets and your family's future, the sooner you act the better the result will be.

Our Services

Ettinger Law Firm offers a wide range of services designed to meet the unique needs of families coping with Alzheimer's and dementia:

- Elder Law – Protecting the rights and dignity of seniors.
- Estate Planning – Wills, trusts, and plans that ensure your wishes are carried out.
- Medicaid Planning – Strategies to qualify for long-term care benefits while preserving family assets.
- Asset Protection Trusts – Safeguarding property and savings for future generations.
- Substitute Decision-Making – Powers of Attorney, Health Care Proxies and Living Wills

Our Offices

With twelve offices across New York State, and over thirty-five years of experience, we are proud to serve families in their local communities. Each office is staffed with experienced attorneys and paralegal professionals ready to provide personalized assistance.

For office locations, visit our website at trustlaw.com or call us at (800) 500-2525 to find the office nearest you.

Schedule a Consultation

We invite you to contact Ettinger Law Firm to schedule a no-cost consultation. Whether you are just beginning to plan or facing urgent challenges, our team is here to guide you every step of the way. Together, we can protect your loved ones and provide peace of mind for the future.



Section 1: Understanding Alzheimer's & Dementia

• What is Dementia?

Dementia is not a single disease, but rather a broad term describing a group of symptoms that affect memory, thinking, and social abilities severely enough to interfere with daily life. It is caused by damage to brain cells that impacts their ability to communicate with one another. When brain cells cannot communicate normally, thinking, behavior, and feelings can be affected.

There are several different forms of dementia, each with distinct causes and symptoms:

- Alzheimer's disease
- Vascular dementia
- Lewy body dementia
- Frontotemporal dementia
- Mixed dementia Understanding which type of dementia a loved one has is important, as it can shape both treatment options and care planning.

What is Alzheimer's Disease?

Alzheimer's disease is the most common cause of dementia, accounting for 60 to 80 percent of cases. It is a progressive brain disorder that slowly destroys memory and thinking skills, and eventually, the ability to carry out the simplest tasks.

Alzheimer's is associated with abnormal buildups of proteins in and around brain cells. Amyloid plaques form outside brain cells, while tau tangles form inside. Over time, these changes cause brain cells to die and the brain itself to shrink.



Risk factors include:

- Age: Risk increases significantly after age 65
- Family history and genetics: Certain genes can raise risk
- Lifestyle and heart health: Conditions such as diabetes, high blood pressure, and high cholesterol can increase risk
- Environment and head trauma: Severe or repeated head injuries may increase risk

Stages of Alzheimer's Disease

Alzheimer's disease typically progresses in three stages. Although symptoms may vary, families often find it helpful to understand what each stage might bring.

- Early Stage (Mild): Individuals may function independently but experience memory lapses, difficulty finding words, or losing track of time.
- Middle Stage (Moderate): This is often the longest stage. Symptoms include increased confusion, difficulty performing daily tasks, personality changes, and disturbed sleep.
- Late Stage (Severe): In this stage, individuals lose the ability to respond to their environment, communicate, and eventually control movement. Full-time care is usually required.

Myths vs. Facts

Myth: Memory loss is always Alzheimer's.

Fact: Some memory changes are a normal part of aging.

Myth: Dementia is only about memory.

Fact: Dementia affects thinking, communication, behavior, and mood.

Myth: Dementia is inevitable with age.

Fact: While risk increases with age, dementia is not a normal part of aging.

Myth: There is nothing you can do.

Fact: Early diagnosis, treatment, and planning can improve quality of life.

Emotional Impact on Families

A dementia diagnosis does not only affect the individual—it deeply impacts the entire family. Spouses may struggle with role changes, adult children may feel conflicted balancing caregiving and their own responsibilities, and families as a whole may experience grief, stress, and uncertainty.

It is important for families to acknowledge these emotions, seek counseling or support groups when needed, and remember that caring for a loved one also requires caring for oneself.



Ettinger Law Tip

The earlier you seek legal guidance after a diagnosis, the more options you have. Early planning ensures your loved one's wishes are respected and helps avoid future crises.

Case Example: Susan, age 72, was diagnosed with Alzheimer's at an early stage. At first, she simply forgot appointments. Within a few years, she began needing help managing her finances and daily tasks. By the late stage, Susan required round-the-clock care, and her family arranged for in-home caregiving services.



Caregiver Reminder

Take one day at a time. Dementia progresses gradually, and while planning for the future is vital, living in the moment can help families maintain balance and hope.

Worksheet: Recognizing Signs and Symptoms

Use this checklist to note possible signs of dementia. Bring this information to a doctor's appointment for discussion:

- ☐ Memory loss that disrupts daily life
- ☐ Difficulty planning or solving problems
- ☐ Confusion with time or place
- ☐ Trouble understanding visual images or spatial relationships
- ☐ Problems with words in speaking or writing
- ☐ Misplacing things and losing the ability to retrace steps
- ☐ Decreased or poor judgment
- ☐ Withdrawal from work or social activities
- ☐ Changes in mood or personality

Section 2: Medical Care and Support

The Importance of Early Diagnosis

Early diagnosis of Alzheimer's or another form of dementia can make a significant difference for individuals and their families. Recognizing symptoms early allows for medical treatments to begin sooner, gives families time to plan, and enables the person living with dementia to be an active participant in decisions about their care, legal matters, and future preferences.

Doctors may use a combination of tools to reach a diagnosis, including:

- Cognitive and memory tests
- Neurological exams
- Brain imaging scans such as MRI or CT
- Blood tests to rule out other conditions
- Reviewing personal and family medical history

Case Example: James, age 68, noticed difficulties remembering recent conversations. After undergoing a memory assessment and MRI scan, he was diagnosed with early-stage Alzheimer's. Because his family acted quickly, James was able to begin medication, engage in clinical trials, and work with an attorney to put legal protections in place while he was still able to make decisions.

Medical Treatments

While there is no cure for Alzheimer's disease, several FDA-approved medications can temporarily slow symptoms or improve quality of life. Treatment plans are individualized, and it may take time to find the right combination.

Commonly prescribed medications include:

- Cholinesterase inhibitors (donepezil, rivastigmine, galantamine) – Improve communication between nerve cells.
- NMDA receptor antagonist (memantine) – Helps regulate brain activity and manage moderate to severe symptoms.
- New anti-amyloid treatments – Emerging therapies that target amyloid plaques in the brain. Doctors may also prescribe medications to manage related symptoms such as anxiety, sleep problems, or depression. On-going follow-up appointments are necessary to monitor effectiveness and adjust treatment.

Non-Medical Interventions

- Non-drug approaches are essential to improving quality of life. These include therapies and lifestyle changes that support physical and mental well-being.
- Examples of non-medical interventions include:
- Occupational therapy to help maintain independence in daily tasks.
- Music and art therapy, which can stimulate memory and improve mood.
- Exercise routines that support heart health and mobility.
- Nutrition plans that emphasize brain-healthy foods such as vegetables, whole grains, and omega-3 fatty acids.
- Cognitive stimulation activities such as puzzles, reading, or memory games.



Building a Care Team

Caring for someone with Alzheimer's requires a team of professionals and supportive individuals. Families should consider building a network of care that includes both medical and non-medical providers.

A strong care team may include:

- Primary care physician for general health oversight
- Neurologist or geriatrician specializing in dementia care
- Nurses and physician assistants
- Social workers and care managers for community resources and emotional support
- Home health aides and therapists for daily living assistance

Coordinating care among these professionals ensures that the person living with dementia receives holistic and consistent support.



Ettinger Law Tip

Accurate and detailed medical records are not only important for treatment—they are also vital for Medicaid applications and long-term care planning. Keeping medical documentation organized can save time and reduce stress when seeking financial assistance.



Caregiver Reminder

As your loved one's advocate, you play a key role in their care. Ask questions, take notes during medical appointments, and don't hesitate to request second opinions or additional resources.

Worksheet: Questions to Ask Your Doctor

Bring this checklist to appointments to make sure your family has the information needed to make informed decisions:

- ☐ What type of dementia does my loved one have?
- ☐ What stage are they in, and what can we expect?
- ☐ What treatments are available, and what are the side effects?
- ☐ Are there clinical trials or research studies we should consider?
- ☐ What symptoms should we watch for as the disease progresses?
- ☐ How often should we schedule follow-up appointments?
- ☐ Are there non-medical therapies that could help?
- ☐ What resources are available for caregiver support?

Section 3: Daily Living & Caregiving

Communication Strategies

Effective communication is one of the most important aspects of caregiving for someone with dementia. As language and comprehension abilities change, families must adapt their communication style to reduce frustration and improve connection.

Strategies for better communication include:

- Speak slowly and clearly, using short, simple sentences.
- Maintain eye contact and use a calm, reassuring tone.
- Ask one question at a time to avoid confusion.
- Use gestures, visual aids, and touch to reinforce meaning.
- Avoid arguing or correcting. Instead, redirect conversations when needed.

Establishing Daily Routines

Routine provides structure and security for individuals living with dementia. Predictable schedules reduce anxiety, help with orientation, and promote independence for as long as possible.

Tips for building effective routines:

- Schedule meals, bathing, and bedtime at consistent times.
- Incorporate enjoyable activities such as music, walks, or hobbies.
- Allow extra time for tasks to prevent feelings of being rushed.
- Balance activity with periods of rest.
- Adapt routines as the disease progresses.



Creating a Safe Home Environment

Safety is a major concern for families caring for a loved one with dementia. Changes in memory, judgment, and coordination increase the risk of accidents. Modifying the home environment can help prevent harm and provide peace of mind.

Common safety modifications include:

- Remove throw rugs and clutter to reduce fall hazards.
- Install grab bars in bathrooms and handrails in hallways.
- Label rooms, drawers, and doors to aid orientation.
- Lock away cleaning products, tools, and medications.
- Install door alarms or monitoring systems to prevent wandering.
- Ensure adequate lighting, especially in hallways and staircases.

Coping with Behavioral Changes

As dementia progresses, behavioral and psychological symptoms may emerge, including agitation, aggression, wandering, and sleep disturbances. While these behaviors are challenging, understanding their causes can help caregivers respond effectively.

Tips for managing behaviors:

- Stay calm and avoid confrontation.
- Identify triggers such as hunger, discomfort, or overstimulation.
- Redirect attention with a favorite activity or object.
- Provide reassurance and validation rather than correction.
- Work with healthcare providers to explore medical or therapeutic solutions if behaviors persist.

Caregiver Story

Maria, caring for her mother with mid-stage Alzheimer's, noticed her mother often became anxious at sundown. Instead of arguing or insisting that it was not bedtime, Maria began dimming the lights, playing calming music, and offering tea in the evening. These small changes created a sense of calm and reduced her mother's anxiety.



Ettinger Law Tip

When caregiving needs increase, families may need to make decisions about long-term care placement. Early legal planning ensures that these choices reflect the individual's wishes and protect family resources.



Caregiver Reminder

Caring for someone with dementia is a marathon, not a sprint. Make time to care for your own health and well-being. Respite care and support services are essential, not optional.

Section 4: Emotional and Family Support

Caregiver Stress and Burnout

Caring for a loved one with Alzheimer's or another form of dementia can be deeply rewarding, but it is also exhausting. The constant demands—emotional, physical, and financial—often lead to caregiver stress or burnout. Warning signs of caregiver stress include irritability, withdrawal from friends and family, sleep disturbances, and declining health.

Acknowledging these challenges is not a sign of weakness but an important step toward resilience.

Caregivers must understand that their own health and well-being directly impact the quality of care they can provide.

Strategies for Resilience

Building resilience helps caregivers maintain balance and continue providing compassionate care.

Practical strategies include:

- Joining caregiver support groups for shared experiences and emotional connection.
- Seeking professional counseling to process emotions and prevent depression.
- Practicing mindfulness, meditation, or prayer for stress relief.
- Scheduling regular breaks and respite care to recharge.
- Maintaining personal health with exercise, nutrition, and medical checkups.

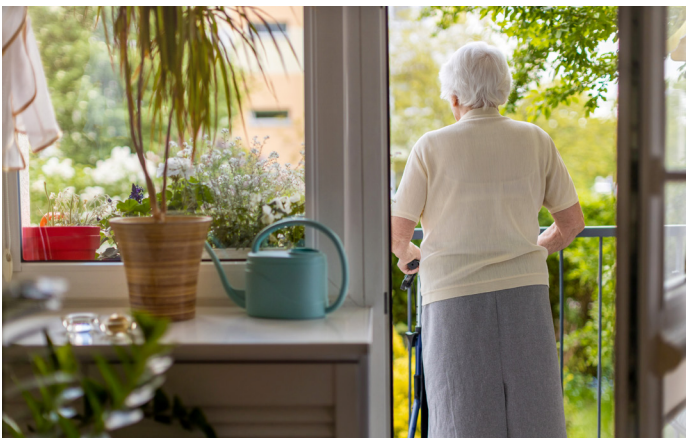
Family Communication and Conflict Resolution

Dementia affects the whole family. Disagreements often arise about caregiving responsibilities, finances, or long-term care decisions. Open communication is critical to avoiding conflict and ensuring decisions are made in the best interest of the loved one.

Tips for strengthening family communication include:

- Holding regular family meetings to discuss care needs and responsibilities.
- Assigning clear roles to avoid confusion.
- Using a neutral mediator, such as a social worker or attorney, when disagreements persist.
- Documenting decisions to reduce misunderstandings.

Managing Grief and Acceptance



Families often experience grief long before their loved one passes away. This 'anticipatory grief' may come in waves as abilities decline. Accepting these changes is difficult, but acknowledging grief can help families move toward acceptance and focus on meaningful moments together.

Creating rituals—such as memory books, photo albums, or storytelling sessions—can help families honor their loved one's life while coping with ongoing loss.



Ettinger Law Tip

When family members disagree about care decisions, having advance directives in place— such as a Health Care Proxy and Power of Attorney— can reduce conflict. These legal tools ensure that one trusted individual is designated to make decisions, avoiding disputes. Note: As opposed to the standard form Power of Attorney, the “Elder Law Power of Attorney” will ensure that loved ones have all the powers they need.



Caregiver Reminder

You cannot pour from an empty cup. Taking care of yourself is not selfish—it is necessary. Even short breaks, time with friends, or moments of rest can restore your energy and patience.

Section 5: Legal and Financial Planning

Why Early Planning Matters

Alzheimer's and other forms of dementia gradually diminish an individual's ability to make informed decisions. Early legal and financial planning ensures that wishes are documented and respected before decision-making capacity is lost. By acting quickly after diagnosis, families can avoid costly and stressful guardianship proceedings later.

Planning ahead also reduces family conflict, protects assets, and provides peace of mind knowing that trusted individuals are empowered to act on behalf of a loved one.

Essential Legal Documents

The following legal tools are fundamental for families facing Alzheimer's or dementia:

- **Elder Law Power of Attorney (POA):** Authorizes a trusted individual to manage financial and legal matters.
- **Health Care Proxy:** Appoints a decision-maker for medical care if the individual becomes unable to speak for themselves.
- **Living Will:** Documents wishes regarding end-of-life care and life-sustaining treatments.
- **HIPAA Authorization:** Grants access to medical records to designated family members or caregivers.
- **Guardianship:** A court process required if advance planning is not in place, often stressful and expensive. Clearly, something to be avoided.

Financial Considerations

Caring for someone with dementia is expensive, with costs including in-home care, assisted living, nursing homes, and medical expenses. Families should evaluate financial strategies early to preserve assets and ensure access to quality care.

Key considerations include:

- **Medicaid Planning:** Understanding eligibility rules and preparing for long-term care coverage, either at home or in a facility.
- **Trusts:** Revocable and irrevocable trusts can help manage assets, protect property, and plan for Medicaid eligibility.
- **Asset Protection:** Strategies, including gifting strategies, to safeguard family savings while providing for care.
- **Long-Term Care Insurance:** May help cover future care costs if purchased early.
- **Estate Planning:** Wills, trusts, and other estate planning tools ensure smooth transfer of assets and reduce family disputes.

Common Pitfalls and How to Avoid Them

Families often delay legal planning due to denial, discomfort, or uncertainty. Unfortunately, waiting too long can result in fewer options and higher costs.

Common pitfalls include:

- Relying on generic online forms that may not meet state requirements.
- Waiting until the person with dementia has lost capacity to sign documents.
- Failing to discuss plans openly with family members, leading to disputes.
- Overlooking Medicaid rules and inadvertently disqualifying the individual from benefits.
- Working with an elder law attorney helps families avoid these mistakes and ensures plans are tailored to their unique needs.



Ettinger Law Tip

At Ettinger Law Firm, we often see families who waited too long to plan, leaving guardianship as the only option. By establishing an Elder Law Power of Attorney and Health Care Proxy early, families retain control and avoid costly legal battles.



Ettinger Law Tip

Medicaid planning does not mean giving up everything. With proper asset protection strategies, families can preserve savings, protect the family home, and still qualify for long-term care benefits.



Caregiver Reminder

Legal planning is not just about protecting assets—it is about protecting your loved one's dignity and ensuring their care preferences are honored.

Worksheet: Legal and Financial Planning Checklist

Use this checklist to guide your family through the legal and financial planning process:

- ☐ Consult with an elder law attorney
- ☐ Complete an Elder Law Power of Attorney
- ☐ Appoint a Health Care Proxy
- ☐ Draft a Living Will
- ☐ Sign a HIPAA Authorization
- ☐ Evaluate the need for trusts (revocable or irrevocable)
- ☐ Explore Medicaid eligibility and planning options
- ☐ Review or purchase long-term care insurance
- ☐ Update or create a Last Will and Testament
- ☐ Hold a family meeting to communicate plans



Section 6: Resources and Tools

Navigating the challenges of Alzheimer's and dementia is not something families should do alone. Fortunately, there are numerous resources available at the national, state, and local levels. This section provides a comprehensive list of tools, organizations, and supports to help families find the assistance they need.

National Organizations

- Alzheimer's Association (www.alz.org): Provides education, support groups, a 24/7 helpline, and research updates.
- National Institute on Aging (www.nia.nih.gov): Offers resources on dementia, caregiving, and aging research.
- AARP Caregiving Resources (www.aarp.org/caregiving): Guides for caregivers, financial planning tools, and advocacy.
- Family Caregiver Alliance (www.caregiver.org): Provides caregiver education, legal resources, and support networks.

Local and Community Resources

Local organizations often provide hands-on support and community-specific guidance. Examples include:

- Area Agencies on Aging: Offer programs, respite care, and caregiver support groups.
- Senior centers: Provide activities, meals, and socialization opportunities.
- Community health clinics: Offer memory screenings and dementia care support.
- Faith-based organizations: Many congregations provide caregiver ministries or volunteer support.
- Respite care programs: Allow caregivers to take needed breaks while professionals provide temporary care.



Technology and Tools

Technology can support both caregivers and individuals living with dementia. Examples include:

- GPS trackers and wearable devices to prevent wandering.
- Medication management apps and pill organizers.
- Video calling platforms to reduce social isolation.
- Home monitoring systems for safety.
- Caregiving apps to coordinate family responsibilities and track appointments.

Books, Podcasts, and Learning Resources

Families often find comfort and knowledge in stories and expert advice. Recommended resources include:

- "The 36-Hour Day" by Nancy L. Mace and Peter V. Rabins
- "Creating Moments of Joy Along the Alzheimer's Journey" by Jolene Brackey
- Alzheimer's Association podcast series and local webinars
- Caregiver-focused blogs and forums for shared experiences

Sample Worksheets and Checklists

The following worksheets can help families organize care and planning:

- Doctor's Questions Checklist – Prepare questions for medical appointments.
- Home Safety Checklist – Identify and address hazards in the home.
- Caregiver Log – Track symptoms, medications, and daily activities.
- Financial Planning Checklist – Record assets, income, expenses, and planning steps.



Ettinger Law Tip

Keep all important documents—medical, legal, and financial—together in one secure location. Having easy access to this information saves time during emergencies and when applying for benefits. Let family members know where documents are kept.



Caregiver Reminder

You don't have to do this alone. Reaching out for help is not a weakness—it is an essential part of caregiving.

Section 7: Conclusion

Alzheimer's and dementia bring profound challenges—not only for those living with the diagnosis, but also for their families and caregivers. This journey can be overwhelming, but with knowledge, planning, and support, families can navigate it with compassion and resilience.

Key Takeaways

You are not alone—support is available at every stage.

- Early medical, legal, and financial planning provides the strongest protection.
- Caregiving requires patience, creativity, and a focus on both safety and dignity.
- Emotional well-being is as important as physical health for caregivers and families.
- Ettinger Law Firm is here as a trusted partner in navigating the legal and financial aspects of this journey.

Encouragement for Families

Every family's experience with Alzheimer's or dementia is unique. While there is no single right way to cope, there are many resources, tools, and communities to lean on. Celebrate moments of connection, no matter how small. Cherish the stories, laughter, and love that remain, even as circumstances change.

Remember: taking care of your loved one also means taking care of yourself. Caregivers who prioritize their own health and support systems are better able to provide compassionate, consistent care.



Ettinger Law Tip

As you conclude this guide, consider setting a meeting with an elder law attorney. Proactive planning not only protects assets but also prevents future crises and family disputes.



Caregiver Reminder

Even in the midst of challenges, joy can be found in small moments—a smile, a song, or a shared memory. Take time to notice and treasure these experiences.

Final Words

Ettinger Law Firm is honored to stand alongside families facing Alzheimer's and dementia. We are proud supporters of the Alzheimer's Association both financially and in offering our services as public speakers on Elder Law and Estate Planning subjects. We are here to guide you with compassion, experience, and commitment—helping you protect your loved ones and secure peace of mind for the future.



