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# Issues

*Information and ideas for those  
 serving seniors.*

# on Aging

## LIFE CARE PLANNING

Life care planning, also known as disability cost analysis, is the process of developing a Life Care Plan (LCP) for an individual—adult or child—who has a congenital or acquired illness or injury that is expected to result in special needs and significant costs throughout the individual's lifetime. While most LCPs are developed for people who have suffered a traumatic injury, LCPs are increasingly used for older adults with chronic conditions to anticipate their health and financial needs in later years.

The standard definition of a LCP is “a dynamic document based on published standards of practice, comprehensive assessment, data analysis and research, which provides an organized, concise plan for current and future needs with associated cost, for individuals who experienced catastrophic injury or have chronic health care needs” (Weed, 1998). More specifically, a LCP is a written document that projects current and future medical and non-medical needs and associated costs for a person with a chronic or catastrophic condition. The thorough LCP includes more

than just a projection of future medical care costs; it outlines a holistic program that helps prevent medical complications, enhances the participation of the individual within the community and society, considers quality of life issues, and assists in maintaining the emotional and psychological health of the individual.

Life care plans are developed by certified life care planners, professionals in nursing, rehabilitation and related disciplines, who have the education, experience and specific training that qualifies them to sit for the life care planner certification examina-

tion. The practice of life care planning is enhanced by collaboration with the patient, family, medical and health care providers and all those who are concerned with coordinating, accessing, evaluating and monitoring necessary services.

A LCP is a valuable asset for attorneys, trustees, claim professionals, clients and families, as it documents the specific needs and lifetime costs for an individual with a chronic or catastrophic injury or illness. This allows those responsible for health and financial management to anticipate the client's needs and related costs. LCPs are used in insurance settlement cases, court proceedings, trust administration, and in case management for people with special needs.

The thorough LCP will address each of the following issues as it relates to the individual client:

- Current client demographics, current diagnoses and conditions
- Potential complications, treatment and costs

### WHO USES A LIFE CARE PLAN?

- Personal injury attorneys
- Medical malpractice attorneys
- Estate planning attorneys
- Rehabilitation teams
- Health care providers
- Clients and families

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- Current and future medical care services, providers and costs
  - Primary care physicians
  - Specialty care physicians
  - Anticipated hospitalizations
- Current and future ancillary care evaluation, services, providers and costs
  - Anticipated rehabilitation programs
  - Nursing care services
  - Respiratory care services
  - Therapy services: physical, occupational, speech, vision, hearing, sexual
  - Mental health services
  - Cognitive/behavioral services
  - Marriage counseling services
  - Vocational rehabilitation services
  - Educational rehabilitation services
  - Orthotic and prosthetic services
  - Recreational therapy services
- Current and future health care equipment, supplies and costs
  - Mobility equipment – wheel-chair, walker, crutches, etc.
  - Bathroom equipment and supplies
  - Respiratory care supplies
  - Disposable equipment and supplies
- Current and future pharmaceuticals and nutritional supplies and costs
  - Oral medications
  - Intravenous medications
  - Tube feeding/nutritional supplies
- Current and future living environments and costs
  - Home modifications and equipment
  - Facility services
- Current and future transportation needs and costs

#### **Reference**

Weed, R.O. (1998).  
What is Life Care Planning?  
*Life Care Planning and Case Management Handbook*,  
CRC Press.

### **WHO NEEDS A LIFE CARE PLAN?**

- Personal injury and medical malpractice clients
  - Birth injuries
  - Spinal cord injuries
  - Head injuries
  - Major burns
  - Amputations
  - Multiple trauma
- Estate planning clients
  - Seniors with chronic illness or dementia
  - Clients with dependent children with health problems
    - Developmental disabilities
    - Mental illness
    - Physical disabilities
- Clients with chronic illnesses
  - Multiple sclerosis
  - Muscular dystrophy
  - Lupus
  - AIDS