

# Comprehensive Planning for Older Clients

## *Bank Trust Officers Turn to Geriatric Care Managers for Help*

*By Betty Read and Janet Brown*

**I**t's inevitable: One day you get a phone call from the children of Mrs. Smith, a long-time bank trust client. An elderly widow, Mrs. Smith has suffered a health crisis and can no longer live independently. Her children, who live out of state, implore you to make arrangements.

You want to do the right thing, but this is beyond your scope. You're not qualified to evaluate Mrs. Smith's medical condition or find an appropriate caregiver. Where do you turn? One option is to work with a geriatric care manager, or GCM, a trained professional who helps older people and their families make decisions about their care.

A qualified GCM will assess your client and recommend an appropriate care plan. The GCM will then do whatever is required, from arranging home care to finding alternative housing. Thereafter, the GCM will monitor the care plan and adapt it as needed.

"Our clients look to us to help in every aspect of their lives—personal and financial," says Joel Riley, vice president, Trust Company of Illinois, who's used a GCM firm for more than five years. Riley says GCMs are invaluable when it comes to "bringing complex family dynamics under control to get to an actionable plan."

A good GCM company will collaborate with you, ensuring that the care plan works within the client's finances—and allowing busy bank trust officers to concentrate on their fiduciary responsibilities.

### Choosing a GCM Company

Not all GCM companies bring the same level of experience to the table. Here's what to look for:

- **Check credentials.** The company should hire licensed social workers (MSW preferred), registered nurses, and certified staff.
- **Confirm GCM's membership in the profession's regulatory body,** which is the National Association of Professional Geriatric Care Managers.
- **Verify the ability to perform a complete spectrum of services.** You don't want to end up coordinating services on the side. If you hire an individual GCM, rather than a company, make sure he or she has backup and networks with other professionals to provide a complete spectrum of care.
- **Ask for—and check—references.** What's the quickest way to confirm that a GCM has experience working with bank trust officers? Ask colleagues for referrals.

As your representative, your GCM should enhance your relationship with the client and reflect your institution's high standards of service.

Most bank trust clients are used to having control. Knowing this, an experienced GCM exhibits tact and sensitivity, tailoring recommendations to each client's lifestyle. A GCM that is experienced working with trust offers will anticipate what documentation is needed—and will never revise a care plan without prior approval.

"Compassion and communication are essential," Riley says. "I want to be informed of all relevant aspects of my client's care."

### Planning Ahead

If you aren't working with a GCM company, don't wait for an emergency to find one. Chances are every bank trust officer will face this situation sooner or later.

The need for eldercare is growing. According to the U.S. Census Bureau, within the next 25 years, our senior population will double. By 2030, nearly one in five Americans will be 65 or older.

Nearly seven million Americans who manage care for a loved one live an average of 300 miles away, according to the National Council on the Aging. These people may someday be dialing your number. Be prepared—get a top-notch geriatric care management company in your corner before something happens to your Mrs. Smith. **■**

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