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Legal and financial issues for dementia patients

Caring for a family member with dementia poses many challenges for caregivers. Family members are unprepared when dealing with a loved one with dementia. Overwhelmed with emotions such as denial, anger and helplessness, legal and financial issues are often neglected but these are very important and need to be addressed at the earliest. Especially for a disease that is expected to cause declining mental and physical health. The changes will affect their ability to make decisions and participate in legal and financial planning in future. These issues are overlooked due to lack of awareness regarding its importance, postponing it to some other suitable time, if the patient is your parent and you have one or more siblings, it is the fear of blame game and stigma. As soon as the diagnosis is established, families of people with dementia can be helped by addressing tough questions such as money, bank accounts, pension, thumb impressions, lockers, shares and mutual funds, property, Hindu Undivided Family (HUF), the mandate has to be transferred, power of attorney/legal guardian, valid will, no investments after the diagnosis established. These financial and legal issues should be dealt at the first sign of dementia. Take the help of attorneys, confide in a family member and discuss it among your siblings without any fear. It is an important part of caring for your beloved one.

Biography

Sushma Chawla is the Chief Medical Officer for IFCI, TFCI, IVCF and BMB and also contributing to the fraternity by being a Lifetime Member of Delhi Medical Association, Indian Medical Association, Indian Menopause Society and Delhi Diabetic forum. She has carried the glory of Indian medicine in National and International conferences and presented papers on subjects of interest and research.