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## **Moving a Loved One to Virginia**

Are you considering relocating an out-of-state older relative to Virginia? You are not alone. Many older adults move closer to their children in later life, whether it is for direct care help, assistance with transportation for errands, groceries, and medical appointments, or just companionship and peace of mind for all.

There are many things to consider and prepare for prior to a move, with added special considerations for older adults. Besides deciding on a place to move, here are a few other items to consider:

### **1. Medical Insurance**

While Medicare transfers between states, not all other insurances (Medicare supplemental, Medicare Advantage programs) are offered in each state. Notify all insurance companies of an impending move far enough in advance to have time for decisions. If the insurance transfers, the transfer is fairly easy, and if it does not you will need to explore options for what is offered and need ample time to do so. For Medicaid recipients, check with your local Department of Social Services.

### **2. Health Care Professionals**

It is advised to do your research prior to moving a loved one and have appointments lined up to immediately establish new health care professionals and avoid any gaps in care. Also, depending on the family member's health, many older adults can experience moving/transfer shock as a result of a move and can experience medical issues as a result that need to be addressed. Communicate the intent to move to all current doctors in order to get necessary records transferred prior to the move to the new doctors. In some cases, it may be advisable for the current physician to write a letter along with the medical records to aid in the continuity of care.

### **3. Legal/Financial Advice**

Seek the advice of a lawyer and financial planner regarding options for moving. These include reviewing any legal documents (wills, advance directives, etc.) to ensure they are in compliance with the new state's regulations. This could also be advice on selling the primary residence.

#### **4. Government Offices**

Notifications need to be given to Medicare, Social Security, Veterans Affairs, and Social Services.

#### **5. Banking**

As with every move, it is best to establish new bank accounts in Virginia before totally closing bank accounts in the former state. It can take up to two-three months to get pensions, social security, stock dividends, etc. transferred to a new bank account, as well as any automatic withdrawals for insurance, RX plans, etc. For some of these companies, they just require a phone call to change the information, and for others they will require a form to be filled out with the new banking information.

#### **6. Area Agencies on Aging (AAA)**

Your local AAA is a wonderful organization to help you with any transition. To find the Area Agency on Aging that supports your area of Virginia, visit their [website](#).

Whatever the circumstances, they can support your family through a variety of programs they have to offer or make recommendations to their partnering agencies. For example, if you are in need of advice on new insurance, they have an insurance counseling program (VICAP) to help, there is an ombudsman program that can assist with recommendations on assisted living and nursing facilities, etc., and they have home-delivered meal programs, caregiver support groups, transportation, senior centers, respite care programs, etc. to assist if relocating to her own apartment or even your home. Many services have no or little cost to them since they are subsidized by federal and state funding, while other services are on a sliding-scale ability to pay.

In the meantime, contact the Area Agency on Aging that provides services for the area where the loved one resides. If you believe she needs any services until a move occurs, or if you need assistance with an assessment as to what level of care may be

appropriate when she moves, the Area Agencies on Aging can coordinate with one another.

## **7. Opportunity for the Veterans Affairs Aid and Attendance Benefit**

If the older adult served during any wartime period or is the widow of a wartime veteran, there is a little-known benefit from the Veteran Affairs that is available to help offset the costs associated with activities of daily living - whether that is in a nursing facility / assisted living / or in their own home or apartment. This is not unique to Virginia, so if qualified could potentially be something that would transfer with them wherever they move. Learn more about this benefit via this [link](#).

## **8. Relocation Specialists**

There are a variety of companies that service older clients who are downsizing their homes or relocating to another state to be closer to their children. Some of the companies have national franchises that work together with the family in both states to ensure a smooth move - auctioning items not desired to move, planning the layout of the new home, and coordinating the move itself, etc. A variety of services to consider depending on the family support available. Depending on the level of need with direct care and management of other aspects of the move that does need to be completed by the family member, this is one that can be handled by an outside source to ease the transition, and also provide some professional guidance.

## **9. Legal considerations**

Whether it is Advance Care Directives, Wills, Estate business, etc., laws vary between states as far as legal documents are concerned. Some state laws are fairly loose compared to Virginia. If your family member has not already completed some of these documents in their current state, you may want to weigh the options of getting them done immediately versus getting them completed soon after arriving in Virginia in order to not have twice the legal costs of having them done. If they have not been completed, or are considered outdated, you could always seek the advice of a lawyer in the current state, indicating that a move to Virginia could be in the near future in order to incorporate any additional language into the documents.

## **10. Prepaid Cremation and Prepaid Burial Plots**

Many people do not think about these items. Check into the specifics if your family member has already prepaid for these items in their current state to see if the policy can be either refunded or transferred if desired to Virginia. For burial plots, decisions will need to be made as to the loved ones' wishes and whether they would want to be transported back for burial, and in that case, the additional costs need to be understood. If the answer is no, they do not wish to return to their prior state, most cemeteries do not buy back plots. Many people either try to sell them or end up donating the plots to a local non-profit hospice and using the market value established by the cemetery as a tax write-off.

## **11. Handbook for long-distance caregivers**

In the meantime, while you are still deciding on a transition, here is a link to our website to [download](#) a very helpful publication for people who are caring for a loved on long distance.

If you have any other questions with your move to Virginia, and services to help, please visit our [Search for local services](#) option on VirginiaNavigator to search for services.

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