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Rajiv Nagaich

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About
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Rajiv Nagaich: Enthusiastic About Improving Clients' Lives

By Robert C. Anderson, CELA

What is that flying high? A bird? A kite? A flying carpet? No, none of these — it is our own fellow Elder Law Attorney Rajiv Nagaich: Flying high with a burst of energy about the prospects of being able to help his clients live a better life — one client at a time.

So, who is this naïve soul who preaches and practices unconventional wisdom about aging? And how did he create this thriving practice in four short years? Read on.

The Best Teacher Is Life

Sometimes the best teacher is life experience. Temper it with the appropriate education and you have the hallmarks of a well-grounded and infectious professional. Born and raised in the real world (India), Rajiv moved to the States in 1982 after completing a bachelor's degree in business and accounting. His first job was working with Metropolitan Life Insurance Company in St. Louis, Mo. From there he moved to Seattle, Wash., in 1989 and joined Allstate Insurance Companies.

Like most foreigners, he was here trying to get ahead in life and he was happy working in the insurance industry.

Robert C. Anderson, CELA, is the principal of Anderson Associates, PC, an elder law and life care planning law firm in Marquette, Mich. He is active with the elder law sections of the bar in both Wisconsin and Michigan, and is chair of the NAELA Tax Section.

However, his plans to advance a corporate career soon ran head on into winds of change which diverted his course to the path of an Elder Law Attorney.

Rajiv met Bill and Vivian Wallace who, at the time, lived in Spokane, Wash. They were the parents of his fiancée, Jamie Wallace. Bill, retired after working at the United States Post Office for over 30 years, had been diagnosed with Alzheimer's disease. Rajiv met Bill for the first time at the nursing home where he lived. As Rajiv puts it, this was a watershed moment in his life.

Imagine being in the shoes of someone like Rajiv, to whom the notion of a nursing home was a cultural shock. Rajiv had seen his own aging grandparents live out their lives sleeping on the same pillow they always had slept on. They took their last breaths surrounded by loved ones who cared about them.

Rajiv was disturbed by the notion that Bill was isolated in a nursing home with many others who were both visibly sad and confused about not being able to get out of the "locked" facility. After Rajiv and Jamie got married, Vivian moved in with them and they moved Bill across the state to Seattle, to be closer to them.

After Bill and Vivian were in Seattle, Rajiv and Jamie tried to find a way to bring Bill back home. Bill was already on Medicaid by this time. When Rajiv reached out to understand the system, he was informed that Bill could access Medicaid benefits only in a nursing home setting.

Rajiv could not fathom how the system could deny the opportunity for Bill to leave the nursing home at a cost saving to Medicaid. Rajiv asked attorneys, but they knew little about these elder law issues.

Motivated to understand this issue, Rajiv enrolled in the evening program in the law school at Seattle University in



Rajiv Nagaich takes his message to the airwaves via a weekly call-in radio show called “Aging Options.”

1999 and graduated in 2002. Sadly, the day he took his last final exam, Bill took his last breath in the nursing home.

Five years later, Vivian lost her battle with kidney cancer, which had metastasized to the bone. But she was with Jamie, Rajiv and their three children and at home with her head on the same pillow she had always slept on (literally) when she said goodbye to her children.

This result was from Rajiv’s knowledge of how the legal and health care systems can come together to make the difference to people in this the richest country in the world — and this without Vivian ever having to go on Medicaid. The life care planning Rajiv was preaching was what allowed this wonderful result, a result he seeks for all his clients who desire it.

Age on Your Own Terms

Rajiv credits the development of his practice to an article by Tim Takacs in a NAELA publication about the role of Geriatric Care Managers in an elder law office. Rajiv understood that the goal of his law practice was not merely to protect the assets of his clients, but also to ensure that the assets would be used for the betterment of his clients’ lives.

Building on the concept, Rajiv has put together a team of staff members, five in his law office, nine in his care

management practice, and three shared employees. It is this team that delivers the promise of helping his clients age on their terms.

Working with many similar-minded attorneys, Rajiv worked with Tim Takacs to create and launch the Life Care Planning Law Firms Association, for which he served as president in 2007–2008. This is an organization dedicated to sharing the principles of life care planning with attorneys who wish to move their practices in that direction.

Rajiv would tell you that his measure of success from the start was not the traditional return on investment. Rather it was the number of lives he was able to influence for the better. Word about his practices got around and more and more people sought his services, leading to the rapid growth of his business.

Beginning in 2006, Rajiv also took his message on the air by hosting “Aging Options,” a Saturday morning hour-long call-in radio show on one of Seattle’s largest radio stations. The program, also on a second station Saturday afternoons, is now his biggest marketing effort (<http://www.moneyandretirement.org/>).

Washington Elder Care

In the spare time that he does not have, Rajiv started a nonprofit organization, Washington Elder Care (www.washingtoneldercare.org), which is in the process of developing an adult day health facility. Why? Because the existing facilities in his community had closed due to lack of profit. This left many families without the ability to offer a respite to the caregiver. Families were forced to look at institutional care placement instead.

The nonprofit also collects durable medical equipment from the community, cleans and refurbishes it and then sells it or otherwise donates the equipment to those with a demonstrated need but without funds to purchase it.

Finally, the nonprofit now operates its own d4C pooled trust, which is in the process of being publicized. The nonprofit’s funds will be used to hire the services of a geriatric care manager to advise the trustee on how to utilize the trust funds to enhance the quality of the beneficiary’s life.

And if this is not enough, Rajiv is installing solar panels with his fellow Rotary Club members on a women’s school in India to bring running water and power to the school. ■