

Chapter 3

How to Organize a Successful Local Planning Council

CHAPTER SUMMARY:

A Local Planning Council is a more focused and more formally organized version of a Collaborative Senior Marketing Group. Organizing a Local Planning Council requires greater effort, thought and commitment than organizing a networking group around Collaborative Senior Marketing. Planning Councils operate more like an informal small business than a networking group that only uses collaborative marketing. The extra effort to organize and maintain a Local Planning Council will eventually pay off as this strategy produces more sales leads than an informal Collaborative Marketing Group. This chapter goes into great detail on the initial steps to be taken to make sure that the eventual Council is successful. Finding the right members and setting rules for those members are important issues. The Local Planning Council will have its own brochures as well as listing services, creation and maintenance of a website and other support from the National Care Planning Council. Planning Council members are required to be members of the National Care Planning Council and maintain a listing on their particular State Care Planning Council.

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Four Highly Effective Marketing Platforms for Collaborative Senior Marketing

The NCPC supports four highly effective marketing platforms for Collaborative Senior Marketing. In order to implement these platforms, the NCPC provides five marketing system tools for a collaborative marketing group. These system tools include: 1) the “*Training Manual for Collaborative Senior Marketing,*” 2) the “*Successful Senior Marketing System,*” 3) NCPC support for “*Local Planning Councils,*” 4) the “*Life Resource Planning System*” and; 5) the “*CLRP Designation.*” ***You can mix-and-match a purchase of any one or all of the five system tools for marketing support in order to implement any one of the the following 4 marketing platforms:***

Platform Option #1 – A Local Collaborative Senior Marketing Group

Our philosophy of organizing a local Collaborative Senior Marketing group is outlined in **Chapter 1** of the training manual. Collaborative marketing to serve aging seniors and their supporters is a natural consequence of the fragmented sources of senior services available in a local area. Senior service providers are naturally drawn to networking to provide their services to the public. Our philosophy focuses on providing free education and advice to family, relatives and other persons who are supporting the needs of aging seniors. Our “***Successful Senior Marketing System***” provides materials to advertise and promote a local Collaborative Senior Marketing Group. **Chapter 2** of the training manual provides instruction on advertising and promoting a Collaborative Marketing Group or a Local Planning Council as outlined next.

Platform Option #2 – A Local Planning Council

A local Planning Council is an organization of senior providers and advisers who wish to formally organize using a unique name and a promotional approach that provides a one-stop shopping service for families needing support for aging seniors. This formal organization also includes putting together a website and providing brochures and other material which promote the Council in the local marketing area. A Planning Council goes beyond a Collaborative Marketing Group by working together as a cohesive alliance of like-minded providers and by conducting educational workshops as a way to promote the services of the alliance. Instructions for organizing a Planning Council are found in **Chapter 3** of the training manual. Material for advertising and promoting a Council is included in the “***Successful Senior Marketing System.***” In addition, ***the National Care Planning Council will support a local Planning Council*** through listing services, consultation, online request forms and website creation and support.

Platform Option #3 – Life Resource Planning

A Collaborative Marketing Group aims to create sales leads for the group. Our philosophy for collaborative marketing focuses on planning and not on direct sales when meeting with persons who represent sales leads. Life Resource Planning was designed to accomplish the planning activities of a Collaborative Marketing Group. The LRP process easily converts leads into sales of products and services. Life Resource Planning is covered in **Chapter 4** of the training manual.

Platform Option #4 – A Life Resource Planning Council

Combining the resources of a local Planning Council with the power of Life Resource Planning results in a synergy we call the “Multiplier Effect.” Individuals and organizations working together as a “Life Resource Planning Council” can enhance sales opportunities tenfold or more over those individuals marketing alone as single practitioners. **Chapters 4 and 5** of the manual provide instructions on understanding, organizing and starting a Life Resource Planning Council.

State Care Planning Councils, the NCPC and Local Planning Councils

History of the State Care Planning Council Concept

Our idea for organizing an alliance of care providers and advisers came about as a result of offering community elder care planning presentations. Thomas Day began offering these presentations at local community colleges in 2002. The purpose was to try and find people who would be interested in financial planning and in buying long term care insurance. He soon realized he did not have the expertise to talk about caregiving or legal issues and so he invited a care manager and an elder law attorney to help with the presentations.

The Utah Care Planning Council concept eventually grew out of this startup group. Other providers were added to the group to help make the presentations. A website was also started about the same time to use the Internet to introduce the group to the public. The website philosophy was very much the same as the philosophy for the National Care Planning Council at www.longtermcarelink.net, in that a great deal of informational content was provided to encourage search engines to find the site. The Utah Care Planning Council website became the model for creating similar websites for other states.

Example of a State Care Planning Council and a Local Planning Council

the NCPC has created State Care Planning Council websites for 38 states. These don't actually represent functional local groups, but represent the Council concept to the public. Local state members of the National Care Planning Council are meant to populate State Council websites. Look at these Councils by going to the National Care Planning Council website at www.longtermcarelink.net. On the left side at the top click the link that says "State Councils."

If you want to go to one of our State websites directly go to www.careUtah.com. This website has been operational since 2005 and is our oldest State Council website. To see an example of a Local Council on the Utah Care Planning Council website, go to www.SaltLakeCare.org and you will see an example of a local group. Click on the various links on that page and it will appear that this particular group appears to be the home page of the State website even though it really is not. It is not possible for you to get to other areas of the State website from this page. This is a deliberate design objective. To the public – using the domain of a Local Planning Council – it would be hard to find the other groups in the state. This makes sense because the local group is providing its domain through its advertising and promotion in a given area and there would be no need for the public to know about other competing groups across the state.

Objectives of a State Care Planning Council Website

These are the objectives of a State Care Planning Council website.

- Educate the public on senior service issues and provide senior services resources on the website and through community educational presentations and educational booklets
- Promote the State Care Planning Council statewide and create branding for the name
- Promote the services of State Care Planning Council listing members
- Provide sales leads for State Care Planning Council listing members from the website by pointing members of the public to the State Care Planning Council website and to a particular group that is working together as a Local Planning Council
- Provide a central referral service under one source for all senior services in the state

Two Tiers of Listings on the State Care Planning Council Website

In order to adequately serve the needs of aging seniors in a given state, we need to encourage as many senior service providers and advisers to purchase a listing on that State Care Planning Council website as we can. Unfortunately, the need to sign on a large number of members does not meet the needs of most providers and advisers who want exclusivity for their Local Planning Council in a given area. In other words, given the choice, a provider or adviser would prefer to join an exclusive marketing group where his or her services are the only ones offered in a given area. All members in this exclusive club would be chosen so as not to offer competing services with each other. Each would have his or her own area or areas of expertise.

In an effort to meet these two divergent goals, we came up with a two tier listing system. At the basic level, anyone paying to be on a State website will have the standard listing under the category under that site as well as their personal webpage. To see an example of these personal listings, which also include listings for local care Planning Council members, go back to www.careUtah.com which will take you to the actual home page of the website.

The higher level includes the standard listing as well as a special listing on a page that we create for any group that wants to operate as a Local Planning Council. There is no additional cost for this Local Council over a basic level listing. We do, however, require an agreement from the person who acts as a Director of a Local Planning Council to maintain certain standards and to maintain a minimum number of members on the Local Planning Council listing page.

The Local Council listing is designed in such a way that it appears to be the home page of the State Care Planning Council website. The Local Planning Council will purchase its own domain and forward that domain to the URL of the Local Planning Council found on the State website. To the public, the domain represents a unique website. Once there, the links on the local group page are designed to keep users on the Local Council page and it appears that this is the homepage of the website. Once again, go to our example on the Utah website at <http://www.SaltLakeCare.org> (www.careutah.com/UT-Salt-Lake-Advisory-Board.htm)

No Exclusive Territory Rights

We cannot offer any Local Planning Council operating in a given geographic area an exclusive right to that area. There are a number of reasons for this, but the primary reason is that if a group is not successful in staying together, some other group might want to represent that area. A territorial agreement has proven to be extremely difficult as disputes arise over whether a group is still in force and whether they have a right to a given area forever even if they have disbanded.

In a geographic area where there is a small population base, we will likely give deference to any group that is operating successfully and likely not set up any more groups as Local Planning Councils in that area. But we have the right to make that decision as we set up the website and interact with the groups in those more sparsely populated areas.

Members at the First Level Are an Asset to any Local Planning Council

When they are initially exposed to our two-level listing structure, potential Local Planning Council members don't like the concept because they don't want competition from basic State level members operating in their service area. From experience, we have found in actual practice

this is not a problem. In fact it is just the opposite. Having individuals in a given area offering the same services can be an advantage to the Local Planning Council. As long as the Local Council lets individuals listing in that geographic area know of their existence, they then become a resource for the individual who does not provide those senior services that the Council offers.

As an example, suppose that a non-medical home care provider at the basic level listing receives a request for services. Knowing that the Local Council has expertise in other areas that might be necessary to service that request, the non-medical home care provider could pass that request on to members of the Local Council group. In return, that home care provider would expect referrals back for his or her services from the Local Council members in the future. These reciprocal networking conditions could be worked out between all members on a State Council website.

Once the Local Planning Council members accept this two-level structure and realize that the basic level members are not a competition to them, the system works very nicely. In fact, the more members there are on the website, the more likely Local Planning Council members will receive additional leads as referrals from basic level members. This also allows the Local Council group the option to develop a relationship with basic level members and to provide the services to clients that they seek level members can't provide themselves. When all members recognize the advantage of this organizational strategy, very few have any complaints about it.

Remember, there is no additional cost for moving from a basic level listing to the higher level listing of a Local Planning Council. The only requirement for this enhanced listing is that there is somebody who is willing to take responsibility for a Local Council group – the Director – and that there are at least five members or more (this includes the Director) in the group. That's it.

Membership in the National Care Planning Council is a Requirement

In order for someone to join a State Care Planning Council and receive a listing on the State Council website, that person must also be a member of the National Care Planning Council. Membership cost for the NCPC is very reasonable and carries with it a number of valuable benefits, in addition to the benefits provided by being a member of a State Care Planning Council. Here is a description of these benefits.

Join the National Care Planning Council

You can become a member of the National Care Planning Council starting at only \$8.00 a month. Optional additional listings may include a small fee of \$1.00 per month for each additional listing. You may quit at any time. There is no mandatory membership enrollment period. The membership benefits listed below are included in your \$8.00 a month and are worth many times more than this highly affordable monthly fee.

Web Presence through Listings and Personalized Web Pages

Your membership includes an advertising listing on the popular National Care Planning Council website -- "Long Term Care Link." Your listing is placed under one of 34 different categories on our website. The listing works like a yellow page ad where you are placed by category under your state and by your geographic location. You can provide up to 55 words in this listing to describe your services and offer your contact information. We also provide a link on this listing to your personal sales web page which we design for you. Visitors to our website, wanting your services, contact you directly through your listing or from your personal sales web page by filling out a request form that goes to your email.

Membership also includes your own personal web page. You may place anything on this page you want including pictures, your sales message, testimonials, contact information and your website link. We include a form the public can fill out and email to you. We also track visitors to this page for you. You can even buy a domain and forward it to your sales page to create your own website. Creation of your listing and your sales web page are covered by a \$45.00 one-time setup fee when you register.

Here are other membership benefits.

1. Receive marketing support in the form of free brochures, special listings, special Internet arrangements and much more
2. Have access to our marketing systems to expand your reach to new clients or customers who your competitors are unable to access
3. Have access to free ghostwritten articles that you can use for your blogs, your websites, your email campaigns, to place in local publications or for any other similar purpose
4. Use the NCPC logo and promote yourself as a member on your website, on brochures and any other place where it might benefit your standing in the community
5. Form a Local Planning Council in your area to open new doors for your services that you could not open in any other way

As mentioned, to be a member of a State Care Planning Council a person also has to join the National Council. We automatically add on the National Council membership fee to our billing. Billing is done through automatic credit card deductions from the member's credit card account. The very minimum a person can pay for National and State Care Planning Council memberships is \$15.00 a month – \$8.00 a month for basic minimum National membership and \$7.00 a month for basic minimum State Council membership. Membership fees could be larger due to members choosing additional listing categories or additional listing states.

Promoting the Local Planning Council to the Local Community

It is the responsibility of each Local Planning Council to promote their group in the local community. The purpose of this promotion is to provide name recognition for the Local Planning Council and to generate lead requests that will result in members of the group acquiring new clients or customers. By using their membership in the Local Planning Council as part of their advertising, individual members will capitalize on the branding that is taking place through the Internet and through combined promotional activities sponsored by the group.

All joint promotion and advertising activities are designed to drive members of the public to the Local Council website or to a phone number for this local team. Combined with a few search engine inquiries from organic searches to the website, members, over a period of time, should enjoy a few sales leads from the website as well.

Please note that lead generation is not the purpose of the State Council member website. Yes, it may generate some leads, but the more valuable purpose is to establish credibility and a recognition in the local community from advertising your Local Planning Council and by promoting your domain for that website on business cards, brochures and other literature.

Organization, Philosophy and Structure of a Local Planning Council

Description of the Local Planning Council Model

The key to making a Local Planning Council function is to create business appointments for members of that Council using a planning approach. Keeping a Planning Council together with only referrals between group members usually does not work. The referrals are not strong enough nor is the amount of business created from referrals adequate to maintain a Council.

Even though excitement is high and anticipation from new business drives the initial formation of a Local Council, we have found from experience that without a proactive effort using our Council model to create business for other Planning Council members, interest soon wanes and the collaborative alliance disintegrates.

By far, most business comes from educational workshop presentations. Attendees at these workshops sign up for a planning consultation with a the planning specialist from the Council which eventually leads to new business for all Council members. These educational presentations are designed as face-to-face encounters but they can be done virtually online just as well. The presentations are usually free to the public, but we have been successful in the past actually charging a tuition fee for attendees by sponsoring these workshops at local colleges or universities. It is easily an option to organize and conduct these workshops virtually, and sign-ups for planning will occur.

Create a Group Identity to Solidify Local Planning Council Member Support

Planning Council membership is in some ways similar to the processes that bind together a successful small business. Some businesses are very successful at creating a shared group identity with their employees. The employees are proud to be a part of the business and willingly participate in achieving the goals of the company. Companies that create this attitude among employees are usually more successful than companies where the employees simply put in their time in return for a paycheck.

Local Planning Councils should strive for the same goal of creating a small business group identity with their members. In many respects, our Planning Council model is a small business with Council members acting as employees with a designated planner coordinating sales through the planning process. It is not a formal small business, but the Council could be organized that way if everyone agreed to operate under that kind of an umbrella.

Members of the Planning Council should have a strong feeling of belonging to the group and be proud of their participation. Here are some ways that might foster this identity.

- Members contact each other on a regular basis outside of scheduled meetings
- Members schedule social activities to get together informally on a regular basis
- Individual members help other individual members solve problems that may not even be related to the marketing activities of the group
- Members regularly keep other members informed of the services they are providing to people who become planning clients
- Members work together on marketing projects and marketing pieces for the group
- Scheduled meetings allow members to share their biographies, experience and expertise
- Scheduled meetings are devoted to training other members how to understand the services or products of all members and how to uncover opportunities to apply these services or products

Formal Strategies to Create a Group Identity

One productive way to create a group with a common purpose and goal is for the Local Planning Council to form as a not-for-profit business or partnership. Members are, however, not employees but part-time partners. As part of this business activity, members would be required to contribute a certain amount of money each month to be used for marketing and promoting the group. Literature would be cooperatively produced for all members of the group using group funds. Combined marketing activities would also be planned.

It is also helpful to have a slogan or phrase that identifies the Local Council group and makes it unique. Sometimes these are called "memory hooks." One we use for our group is "Difficult Problems – Clear Solutions." Here are some ideas that we came up with for slogans for your Planning Council: "for eldercare, we're always there" "clear solutions for difficult problems" "a one-stop shop for help" "the ones who care for silver hair" Please come up with your own slogan. These are only off-the-wall suggestions.

The right slogan or memory hook can be extremely effective. Here are some you will probably recognize immediately and relate to the product, company or service without our telling you. "What's up Doc?" "That's all folks" "always low prices, always" "where's the beef?" Here are some possible other slogans.

For eldercare, we're always there

Make one call, that's all

If you're up in the air over long term care we're always there

Eldercare problem solvers

Timely solutions for difficult problems

Eldercare help is one click away

One-stop shop for help

A one-stop shop so you won't plop

Eldercare counsel from our eldercare Council

An eldercare Council for eldercare counsel

We'll step in while you step out

Don't lose any more hair over eldercare

Stressed over eldercare? We are there

If you're lost with helping an aging loved one we are your guide

In the dark over eldercare? We are your match

Match up with us if you're in the dark with eldercare

We'll straighten you out if you have nowhere to turn with aging loved ones

Nowhere to turn, we'll steer you right

Lost your way with aging loved ones? We'll give you direction

The ones who care for silver hair

We care for eldercare

Turn your problems over to us

Putting Together a Questionnaire for Planning Council Members

For those members of the Planning Council who are not accustomed to uncovering funding or planning options, a checklist should be available for these members to utilize until they become

comfortable with asking questions of people they meet with. Here are some recommended topics for that check list. This is not all inclusive and other topics can be added.

- Is the loved one a veteran or the spouse of a veteran or a widow or widower of a veteran?
- Does it look like they will have to eventually apply for Medicaid assistance? (Differentiate between Medicaid and Medicare because they don't often understand the difference and this can lead to a discussion on Medicare benefits and other benefits such as aging services.)
- Have they reviewed the will or trust in the last two years? (If there are no planning documents this is a perfect opportunity to talk about the need for these.)
- Is there a caregiving agreement with the family members? (This uncovers potential disputes within the family and might be a harbinger of future conflict.)
- If there is no agreement are all members of the family on the same page as to what should happen, who should make decisions, who should spend the money and so forth? (This also uncovers potential disputes or disagreements and can lead to many planning opportunities.)
- Has a child been living in the home and providing care? (May have a bearing on Medicaid)
- Would a member of the family like to be paid for providing care in the home? (Planning opportunities for veterans benefits or for caregiver agreements for Medicaid.)
- Is the house going to be left occupied? (Uncovers a whole raft of problems and solutions associated with this issue.)
- Is a professional care provider currently providing services? (May uncover alternatives.)
- Is there enough money to pay for nursing home care? (Has a bearing on Medicaid planning)
- Is there an interest in trying to save the home and a moderate amount of savings from Medicaid spend down? (This question and the previous question are extremely important, not just because it results in some planning for Medicaid, but it results in a whole new line of thinking for the family about what future decisions will have to be made and how planning can be made now to deal with those decisions.)
- Is there enough money to pay for the assisted living or are they looking for government programs to help with that?
- Are they looking for ways to pay for the caregiver services? (Uncovers a whole bunch of funding opportunities such as reverse mortgage, veterans benefits, alternative caregiver services, Medicare, Medicaid home care services and so on.)
- Are they familiar with the services offered by state and county aging services?
- Do they need help with finding the right facility?
- If they're moving out of a larger home, do they need help with downsizing and relocating?
- Are they having problems with the family trying to agree on the best care solution?
- Will they be happy living in a facility or are they looking for ways to pay for care at home?
- Are they aware of some of the ways to protect their assets from the cost of nursing homes?
- Have they considered hospice care? (Many are not even aware of hospice and for those that are, they think their loved ones can't qualify because medical conditions are not right. They are usually wrong.)
- Have they used the home care available under Medicare? (Many don't know the various ways that Medicare can help.)
- Have they considered finding a medical provider who is willing to take the time to possibly correct some of their medical problems? (Many people do not know that proper geriatric health care could actually improve the health of a loved one and allow him or her to stay at home.)

Credibility for Sponsored Community Workshop Presentations

A Planning Council member who offers himself or herself as part of a respected alliance of like-minded providers that provides comprehensive solutions, has an advantage in getting in front of sponsors to organize community educational workshop presentations. As an example, a home care provider representing his or her company is unlikely to get an appointment to make a presentation about his or her business to any of the following sponsoring organizations: 1) company employees for brownbag (lunch and learn) meetings, 2) church groups, 3) retirement communities, 4) condo associations, 5) service groups or 6) Associations. The members of these organizations know all about home care and how it works.

On the other hand, these same organizations would be vitally interested to know about the services of a Local Planning Council or about some of the benefits, such as the veterans benefit, that they have never heard about. The veterans benefits specialist, who is a part of the Planning Council, could make a presentation on behalf of the entire group and generate requests for services for all members as a result. This is the distinct marketing advantage for the Council planning concept. A collaborating group can offer education on a variety of interesting issues.

The Planning Process Drives the Solidarity of the Council

When we started about 15 years ago with the Council concept for supporting aging seniors, we believed that the support groups would hang together and continue to function together based on the networking possibilities. Experience has shown us that without a common purpose to work together, networking groups typically fizzle and the groups eventually dissolve. Several years ago, we developed a solution-based planning approach to provide this glue to hold the group together. However, this does not mean that networking should be ignored as part of the recipe. Referrals are still useful and if the group has a good solidarity, referrals can also be valuable.

Nevertheless, it turns out the formal planning process is the missing ingredient that makes the Local Council work. Members of the Council hang around, not because they expect referrals or expect to give referrals, but because they will receive business opportunities directly from the planning process. The loyalty of group members is proportional to the strength of the planning process that is performed by a designated member of the group doing the planning. Completing a large number of plans and providing service to clients keeps Council members involved. Fewer plans and poor follow-up result in less interest for Council members to participate. With a planning process providing the cohesive force to bind the group together, networking becomes a less important element in producing leads and referrals.

It should be noted that many of our existing Council groups have not chosen to use a planning approach to create business for group members. That is their choice and if they have found an alternative way to keep members of the Planning Council happy and producing leads for each other, we certainly don't discourage whatever approaches they are using.

Choosing a Name for Your Council

You should choose a unique name for your Planning Council. This name should reflect the nature of the planning process in helping aging seniors prepare for their final years of life. Do not make the name specific to any of the services offered by the members of your Council. A generic name is important. Some of our groups have chosen names related to caregiving or aging services, because most of the members of the group offer these types of services. Make sure that you are not choosing a name that is already being used by listings already on your State Care Planning Council Website. You may want to register your name with your State if that is

possible. Planning Councils in the same state could differentiate themselves by such names as "Salt Lake County Elder Planning Council," "Intermountain Elder Planning Council," "Central Utah Elder Council," "Northern Utah Elder Council," and so on. The name need not incorporate "Elder Planning Council." Such names as "Salt Lake Senior Planning Council," or "Salt Lake Seniors Resource Planning Group," or "Utah Aging Seniors Planning Alliance," or "Northern Utah Senior Planning Council" might be examples of some other ideas you could use.

The name of your group should be on all of your literature including business cards for every member as well as brochures and booklets. The National Care Planning Council will provide your members a homepage and each member a unique sales page on your respective State Care Planning Council website.

The Council Is Typically Not a Formal Business

Members of a Local Planning Council typically are not part of a formally organized business structure. All of them have their own businesses to take care of. They will participate on a part-time basis as members of the Council because of the extra income opportunities that membership brings them. This does not mean that a formal organization devoted to planning and preparation should be precluded for this purpose. Many law firms have adopted a program similar to our concept where the firm has hired care management individuals on staff to provide the needed services to clients of the law firm. The difference between that model and ours is that our model is a much more comprehensive approach to solving the problems of aging seniors and doesn't require the overhead of maintaining salaries for individual practitioners of the Council.

Under our model, the Planning Council is an alliance of like-minded practitioners and advisers. They stick together and present themselves to the community as a unified group with one-stop shopping services for aging seniors. The group website, workshop marketing presentations from members of the group, a common name and brochures identifying the group will all create business opportunities for the members that they could not create on their own with their own individual marketing efforts.

The unique services of such a group are recognized by centers of influence in the community and these referrers will more readily recommend the services of the Local Council as an organization over the individual members of the group representing their own businesses. The generic planning focused name of the group also denotes to the community the idea of planning services as opposed to the sale of products or elder care support. In order to help the Council with its promotion and advertising endeavors, members could contribute money to support efforts for community recognition, for community-perceived visibility and for the credibility of the group.

Organizing a Local Planning Council

Start with Several Key Members and Let the Rest of the Council Evolve Naturally

Any group desiring to start a Local Planning Council must first designate an individual to be responsible for the group. We call this individual the Council Director. The Director and the members of his or her Local Council eventually provide a one-stop shopping solution. Don't rush into trying to find service providers in the community to be members of your Council. Between the Director and someone who provides geriatric services (who could also be the Director), both of you are already likely familiar with a number of people who can fill the positions for other Council specialties. Starting out, you can do adequate planning without the formal support of other Council members by simply finding practitioners in the community in whom you have confidence and involving them as solutions in your planning process. Over time, you will find those practitioners you want to work with and form a closer relationship as a formal Council. We provide you below further information on starting up a group. We also suggest your being cautious about signing up new members without a working relationship first.

Advantages of the Care Planning Team Marketing Model

The individual or company that is a member of a Local Planning Council is more likely to be contacted by a member of the public based on membership in the Council. People in the community will recognize that the contacted member of the team can involve other members of the team. This unique advantage for attracting the attention of family members or others serving the needs of their aging loved ones allows a Local Planning Council to open doors for community service that they could not open individually through their specific businesses.

Another decided advantage for a Local Council to attract business over an individual trying to attract the same business is in the public perception of the name of the group. An individual is going to have a business name that reflects the services of that individual. For example "AAA Financial Services," or "Mother's Helper Home Care," or "Smith and Smith PLC." The name of any individual business is going to reflect the intent of that business in selling products and services. The name of a Local Planning Council is going to reflect the purpose of the Planning Council as providing education and community service – which is exactly what the Local Council should do. (Please reread Chapter 1 on the importance of service first.) An example would be members of the group having the individual names of their businesses but being members of the "Utah Elder Planning Council." This approach is much less threatening to the public and the public is much more likely to use the Council and the members of the Council.

The team approach to solving care problems also works well for producing referrals from organizations that would not normally refer individual care providers or advisers. For example, a hospital discharge worker is more likely to refer a patient's family to a Local Planning Council as opposed to referring to an individual providing a specific service. One reason for this is that the Local Council is perceived as a community service that can act as an educational and referral source for the patient whereas a referral to an individual may be inadequate as far as the service provided. The individual provider or advisor might also not offer reputable services. Even more credibility is provided when the Local Council organizes as a not-for-profit corporation and advertises this to the public. Legal liability issues are reduced due to the corporate veil, as long as individual members operate legally as a not-for-profit Corporation.

There are definitely some liability issues for any organization to refer out to a specific individual or company and then have something go awry with the services offered. The referring organization might be considered liable for offering the referral in the first place. On the other

hand, referring out to a Local Council that is a not for profit organization could reduce the liability burden because a referral was not made to a specific individual or specific company. The referral is received by the Council group. The Council holds itself out as a public service team and in some respects assumes the liability for providing ethical and reliable services.

Relationship of a Local Planning Council with the National Care Planning Council

The operation of Local Planning Council is not a franchise from the National Care Planning Council. The organization of the Local Council is based on like-minded senior practitioners coming together to offer their services through an educational platform and community service. Members direct their marketing efforts around their membership collaboration with each other. There is no contractual performance relationship with the NCPC. Because this is not a franchise, the National Care Planning Council cannot exercise any operational control over Local Planning Councils. A Local Council is not expected to provide any name branding on behalf of the National Council. The fees and set up charges that go to the NCPC buy membership in the NCPC and entail no ownership interest by the local Council in the National Care Planning Council marketing and promotion systems. Use of NCPC marketing systems is based on a usage fee and is not an exclusive arrangement. There are no territorial rights involved in using NCPC marketing systems or running a Local Council. As far as the National Care Planning Council is concerned, each Local Council operates autonomously from the National Council. The National Council becomes involved with a Local Council through offering a website for the Council and by offering listing services and other membership benefits as a result of monthly fees.

Each Local Council group is represented by a group leader whom we call the “Director” and who is the responsible person for representing the group’s interest with the National Care Planning Council. The Director need not represent any particular senior specialty.

Although the National Care Planning Council does not exercise any operational control over local groups, we provide instructions that will help local groups operate more efficiently and effectively. This instructions are found in this chapter and in more detail on the flash drive that comes with this system. As part of the membership agreement with the National Council, members and Directors are required to follow a code of conduct. Failure to comply could result in loss of membership and removal of the listing of the offending person.

The National Care Planning Council provides guidance to help groups be successful, but groups often find their own operational strategies that best suit their needs. As an example, the background specialty of the Director will not be dictated by the National Council nor will the actual composition of local group specialties be dictated. However, we will not support a Local Council website if the group does not have the minimum number of members for that support. In order to maintain that website a group must have at least 5 members. These are five separate individuals and not individuals who represent more than one specialty for the group. These five individuals can include the Director.

The NCPC will not be responsible for collecting or dispersing funds from Council members that are intended to support local operations. The local assessment and use of such funds by Council members might also constitute the organization of a business under their state's business rules. The National Care Planning Council will not assume responsibility for a Local Council that chooses to operate as a business. A Local Council may need to put together a business organization such as a limited liability corporation or a nonprofit corporation in order to meet state rules and in order to protect members of the group from liability issues.

Deciding Which Specialties to Include in the Local Council Group

This section contains recommendations based on our experience in the organization of a Council. We recognize that each group and its Director may have other strategies for operating in their geographic areas. Therefore, the information in this section is a recommendation only and groups have the latitude to use whatever they think is the best strategy for organization. More detailed information on how to identify potential Council members in your community is found on the flash drive that comes with the system under the following folders:

- *“Basic Instructions for Starting up a Collaborative Senior Marketing Group”*
- *“Setting up a Hypothetical Planning Council in Wisconsin”*

We have found from experience that it is not always practical to include members on the team who represent government agencies or nonprofit organizations. Generally, they are barred from providing referrals or participating in business decisions with private sector service providers. This, however, does not mean that a group should exclude such an organization from being a member. Perhaps, the presence of influential and knowledgeable people from nonprofit or government sectors could be a decided advantage for the credibility of a Local Planning Council.

Membership in a Council should result in a significant increase in business and income to warrant a company or an individual putting in the time and effort and money as a group member. Here is a list of 16 types of senior service providers or organizations that could benefit from being members of a Local Council.

1. Geriatric Care Advice, Guardianship, Conservatorship or Dispute Resolution
2. Non-Medical Home Care Provider
3. Home Health Agency – Medicare-Covered Home Care or Hospice
4. Home Maintenance, Deep Cleaning, Remodeling or Yard Work
5. Veterans Benefits -- Consultant for the Aid and Attendance Pension Benefit
6. Geriatric Health Care Practitioner, Senior Health Clinic or Home Care Doctor
7. Reverse Mortgage Specialist
8. Elder Law Services, Attorney-Based Estate Planning or Medicaid Advice
9. Non-Attorney Estate Planning, Tax Planning, Trust Management or Retirement Planning Services
10. Relocating, Downsizing, Facility Search or Real Estate Services
11. Insurance Products, Retirement Planning, Investments or Financial Advice
12. Medical Equipment or Disability Aids
13. Medical Alert Systems, Health Monitoring Systems or Home Safety
14. Care Facilities such as Assisted Living, Adult Day Services or Nursing Homes (As a general rule we recommend against putting facilities on an Advisory Board, but there may be circumstances where it is appropriate.)
15. Funeral and Burial Preplanning
16. Specialized Eldercare Services such as Bill Paying, Advisory, Placement, Tax Preparation, or Specialized Care Services.

Additional service categories that may or may not benefit from being a part of the group.

1. Medical Equipment and Disability Aids
2. Home Safety Systems
3. A Local Funeral Home
4. Retirement Communities, Assisted Living, Adult day Services or Nursing Homes

The reason for not including the first three business types in additional service categories on the previous page is these businesses typically cannot realize enough extra income from the time and cost of being involved with a Local Planning Council. Companies representing these specialties should normally be discouraged from joining the group but this does not mean that they cannot join. Depending on the company and the circumstances, membership could be rewarding for some of these specialists if they have a large enough operation to warrant membership.

We discuss in much more detail in a subsequent section how to approach potential Council members and how to organize what we call a “Core Council” using certain key specialties from the list above.

Reasons for Excluding Care Communities, Adult Day Services and Nursing Homes

Geographic *Members of the public, searching for retirement or care communities, are generally looking for a facility in a certain geographic area. In most cases this is because they want their loved one to be close to a member of the family who is living in that area. Or another reason might be the preference they personally have with a certain area.*

This preference for geographic area does not work well for members of a Council team who are facilities. Even though the facility on the team might be the very best in the state, the public may not choose those services because of the bias for locating a loved one into a specific geographic area. This means facilities participating in a Council will not receive as much business as expected. More importantly, it is very difficult for other Council members to talk their clients into accepting a facility on the team in a location against their clients’ interests. This conflict of trying to refer services when they are not desired can cause a breakdown in the commitment by group members to use to each other for leads generated through the group's marketing efforts.

Facility pricing *The public is very cost-conscious when it comes to finding a suitable facility. The Planning Council model generally only allows one facility to be on the team. (Multiple facilities will be at odds with each other over who gets the leads) If the pricing is either too high or too low, the public may not use this facility. This is another argument for not offering one exclusive facility a membership. The better strategy is the one where we encourage facilities to join at a basic level membership and the public now has a wide choice of facilities and pricing options instead of only one.*

Council members need to be objective *A number of the specialties on the Local Council such as seniors real estate specialists, care managers, home care providers, attorneys and financial advisors often recommend facilities to their clients. Having a facility on the team creates an obligation for these other members to recommend a provider they may not favor. This creates a conflict of interest for other members of the group and makes it difficult for a facility member to feel accepted by the group. In fact, this conflict of interest could create hard feelings that could lead to the dissolution of the group.*

Facility sales representatives come and go frequently *Group representation for a facility will almost always be a sales person for the facility. These are usually young people on a low salary. They tend to move on to other pursuits and other sales jobs after a short time working for the facility. For whatever reason, selling for a facility apparently is not a very rewarding job. This constant turnover is a very unstable element for the smooth operation of a Local Council.*

Certain Planning Council specialists benefit directly from providing a search or referral service for facilities, medical equipment and medical alert systems. This is an important argument for not including facilities, medical equipment or medical alert systems on the team. Helping people find these services should be the job of existing Council members. For example, the most logical person to help someone find a facility would either be the seniors real estate member, a placement manager or the geriatric services specialist or all of these people working in tandem. These members are in a position to benefit the most financially from helping folks relocate. The presence of a facility on the team would wipe out this best-facility-recommendation opportunity for these group members and significantly reduce their income potential from Local Council membership.

Care communities are much more important for being sponsors of educational workshops. This is by far the most important argument for not including retirement and care communities as members of the Council. Instead of generating leads for the group, the care and retirement communities are instead regarded as clients that the Council serves by providing education and services to individuals on the facilities' contact lists.

When It Might Make Sense to Include Specialties We Recommend Against

Most of our objections for excluding certain specialties as discussed above go away when the membership for excluded specialties provides so much value that they need to be included. For example, large companies and local chains providing home medical equipment, home safety systems or funeral preplanning -- if large enough -- would find representation by one of their marketing people on the Local Council to be very cost effective. In turn, a large diversified number of locations or choices allows other Council members the opportunity to be more diversified in their referrals.

Retirement or care communities could be included if they were part of a local chain. This would overcome the geographic preference of members of the public. Also, if a chain of communities were included, the representative of that organization must be someone at a decision level or membership might not be practical. Finally, members representing facilities could agree that they would work hand in hand with the specialists on the team who would be helping to find facility services. If such an arrangement could be made, then Council membership for care facilities could work for everyone because it would ensure that the real estate specialist and the care manager or a geriatric services specialist would be able to do their jobs of finding a facility and be rewarded financially for it.

Examples of Planning Council Managerial Models

Over the years, we have experimented with different managerial models with our Utah Council. Currently, they have found a model that suits the present members of the Salt Lake group – the group that has been around the longest. In general, the Director of our Salt Lake group acts as a facilitator. He does not try to control the flow of business opportunities nor does he assume a "Director in charge of operations" role. All decisions made by the group are done so with the consensus of all members and then individuals are selected to carry out certain assignments. The Director schedules group meetings and follows up to make sure that the assignments are performed. Sometimes the Director and sometimes another member of the group collect funds to pay for advertising material or other projects such as participation in a senior fair. In this case, the Salt Lake group is a business – operating as a non-profit corporation registered in Utah.

Another model used by a group further south in Utah we call the "Director-in-Charge" model. In this case, a successful financial planner agreed to start a new Council group in another part of the state. This person had already acquired a networking group of senior services providers or advisers whom she used as referral services for her clients. Her membership on the state Utah Care Planning Council website allowed her to advertise her affiliation as a way to legitimize her group. We also provided her a few leads from the website and provided additional guidelines for more fully organizing her group. We also recommended some key marketing specialties and helped set up those specialties for her. These particular specialties were an important element in bringing in new business for her team.

Her managerial approach was to handle all leads and inquiries personally and to set up appointments with the more promising ones that she could personally serve with her products. Out of obligation to the other members of the group, she also tried to set up as many appointments with her Council as she could for clients who did not need her financial services. She charged a financial planning fee to every potential client before injecting any of her products. She took the responsibility of making sure that other members of her Council were providing their services either as a follow-on to her solving the financial problems first or where she could not be involved, as referrals. She also met with members of her group every month. Members of her planning Council paid her a monthly fee for their participation with her.

Unfortunately, referrals from her did not trickle down adequately to satisfy the participation of other members of her Council, especially where they were paying her a monthly fee for participation. She also found, that she could not handle meeting with all of the people requesting help and still justify ignoring an income from selling financial products by only relying on fees.

Many people who were requesting her services didn't have much in the way of income or assets but they still needed help. They really couldn't afford to pay a large planning fee. The in-charge model based on planning fees did not work particularly well to meet the Director's need for income in the example above. This does not mean that the in-charge model does not work, it simply means it did not work with the particular people involved and under those particular circumstances. Her inability to make her version of the Council work, does not mean her model does not work. If managed correctly and if members of the group are actively incorporated into a fee-based planning process, they will be happy and will stick around and support the Council.

We have designed a managerial model that is similar to the director in charge model. It revolves around the Director and key members of the group working together as partners to do Life Resource Planning. The person in charge is the LRP planner. This Life Resource Planning Model is discussed in more detail in Chapter 5. It is important that a distinction is made between the Director of the Council and the person who does the Life Resource Planning. They don't have to be the same person. In many cases the planner and the director are not the same person.

The ultimate way a Council is organized and run will be a direct result of the leadership style of the Director. We don't believe that any one approach is the right way to run the group.

Code of Conduct

The National Care Planning Council is not responsible for setting rules of operation or prescribing managerial operating models for Directors or members. This is up to each local group. We do require all members of the National Council and State Care Planning Councils to

abide by a code of conduct in regard to maintaining their membership. Failure to meet the code of conduct could result in loss of membership and the subsequent removal from the State and National listings. Members agree to the following code of conduct.

Code of Conduct

As a member of the National Care Planning Council we require you to abide by a code of conduct. This code of conduct applies to the services and advice you offer to individuals who come to you as a result of your affiliation with the National Care Planning Council or from your affiliation with your State Care Planning Council.

- A. You agree to be fair and honest and to provide your services in a manner consistent with other providers in your industry.*
- B. You will not misrepresent yourself or your services, goods or contracts nor will you misrepresent on behalf of your agents, employees or contractors, or for other service providers for whom you may recommend.*
- C. You make a good-faith effort to confirm the integrity of third-party providers you recommend.*

Requiring Collaboration between all Local Planning Council Members

Practitioners on the care provider side of a Local Council are often reluctant to turn their clients over to practitioners in the financial and legal side of the group. They often have a concern that financial and legal people might take advantage of their clients and provide their clients services or products they don't need. Local Planning Councils are structured and organized to overcome this reluctance to work together. By striving towards a common goal of serving the community, care provider members of the group understand that their financial and legal counterparts are just as anxious to help the public solve problems and they will start to work together to provide an effective one-stop shop for people seeking help.

Our organizational approach is structured to require collaboration between all Council members. Those people who join a Local Council do so with the understanding that any requests for help that come through the team promotional efforts belong to other members of the group. In addition, members receiving requests generated through the group have the right to provide their services first before any other competing services. This right should be formalized through a rule of membership that requires referrals -- where these services are needed -- to other members of the group for leads created through the group. On the other hand, it is ultimately up to the Director to decide how to encourage collaboration between Council members.

In most states, mandatory referrals might violate the ethics rules of state bar regulations for attorneys. In this case, the rule for mandatory referrals from attorneys to other members and from members to the attorneys could be suspended and only apply to the balance of the team members. It should be remembered that this attorney rule is only for referrals. Our Life Resource Planning model does not require referrals. Leads uncovered by the participation of the collaborative group are turned over to the Life Resource Planning Specialist. This person in turn charges a small fee for planning which results in business appointments for members of the group. This means that instead of referrals flowing from an attorney to other members of the group, new business appointments flow from the planner to the attorney.

To avoid the creation of referrals from the attorney to other members of the group, the attorney should never be the designated Life Resource planner. The planner should be another individual in the group.

Another important part of the collaborative management model we are discussing requires members to uncover funding options and other family support assistance for other Council members. For some members, this means deriving income from uncovering the funds or care solutions. For others it means being paid from the funds or care solutions uncovered by other Council members. As an example, Medicaid planning will allow the government to pay for long-term care services thus freeing up income and assets for other purposes. As another example, veterans benefits derived through a member of the Council will provide additional income to pay for services and products of the other members. This unique strategy allows for a complete planning package that all members of the Council can participate in. Total planning, in turn, provides the most satisfactory outcome for members of the public seeking help from a Local Planning Council.

Two Important Rules of Local Planning Council Membership

Based on the discussion above, we highly recommend that all new members of a Local Planning Council abide – at the least – by 2 rules of membership.

Rule #1 -- New Council recruits shall agree that any sales leads that are generated as a result from membership or through advertising efforts of the Local Planning Council team or from the state website belong to all members of the team. This means specifically that a Council member will not refer out to a nonmember, the services represented by someone on the team for those leads that come in through the Council. Involving someone outside of the Council for services represented by existing members will be considered a breach of the agreement to be a member. A member who continually demonstrates this practice of referring outside of the group for leads generated by the group will be asked to leave and will be replaced with someone new.

We recommend that all Directors adopt this rule for membership. If members have professional ethics rules or business practices that prevent them from abiding by this rule, their requirement to abide by this rule can be suspended. In return, for suspension of this rule, that member who requires special consideration, has to be pretty valuable to the group to justify keeping that member as part of the group. Those members with these types of conflicts may not be good candidates for a Local Planning Council.

Imposing this rule on members of the Council puts a burden on the Director to find the right people for the group in the beginning. It also means that not just anyone can become a member of the group. Members must be collaborators and must understand the sharing rule. Members must also feel comfortable with each other and have confidence in each other in order to make this sharing rule work. The Director may have to interview a number of potential candidates in order to find those who agree with this rule. The Director may also have to allow potential Council members to attend one or more meetings in order to determine if these new recruits would work well with existing members. The Director may also experience some turnover in new members until the right mix of Council members is found.

Rule #2 -- Council members agree to uncover funding options for members of the public who request help from the Council. These funding options might include veterans benefits, other government programs, reverse mortgages, life settlements or Medicaid planning. In addition, members agree to make efforts to uncover the need for these additional funding services beyond what the consulting team member actually provides. The application of this rule is that group members agree to be trained to understand the variety of funding options that are available. In addition, members agree to training from other team members on how to apply the services represented by all members of the Council. This rule helps implement the team planning approach that is so important to the operation of a successful Planning Council. Applying this rule often involves asking questions and finding out more about the circumstances of those people who request help from the Council. We recommend that Directors adopt this additional rule for membership. This rule also puts a burden on the Director to furnish training to members to help them uncover funding options. The Director should devote Council meetings to this training and may use all members of the group to provide this training.

Rule #2 is only applicable to referrals among group members. If the group decides to adopt The Life Resource Planning Model is discussed in Chapter 5 of this manual, referrals need not be the primary source of new business for Council members. Most new business would be driven through Life Resource Planning. The Life Resource Planning Specialist has a background knowledge of the services offered by members and the funding options available and has a vested interest in implementing funding and services. Adoption of the Life Resource Planning Model becomes an adhesive that holds the Council together and rewards members for sticking (pun intended) around.

Additional rules of membership can be adopted by the team. These might include attendance requirements to meetings called by the group, commitments to provide marketing support, participation requirements, the method by which leads are shared with the group and so on.

Members who do not abide by the rules of participation may be asked by the Director to leave the team in order to be replaced by members who are willing to accept the requirements outlined above. Members must understand that if they do not abide by the rules or if their actions are not acceptable to other Council members they may be asked to leave. **This must be explained to all new members when they are first recruited. Trying to implement participation rules after someone has been a member of the group for some time, can have serious repercussions.**

If the need arises to ask a member to leave because of nonperformance or violation of any of the rules above, and if those obligations were not understood in the beginning, this can only cause irreparable resentment and also result in possible lawsuits or other undesirable consequences.

Council Group Member Meetings

Regardless of the operational model, a Local Planning Council should meet together enough to establish a rapport between members. A brand-new team should probably meet more frequently in the beginning in order for training and adjustment to other members to take place. For a group

just starting out, time should be set aside in meetings for one or more specialists to present themselves to the other members of the group and educate the other members on what they do. This is extremely important in the early phases. Also meetings should be used to organize marketing campaigns, to coordinate public presentations, to plan ways to promote the group in the community and so on. Sometimes a meeting could be used to discuss important cases being handled by the members of the group, but in general, these issues should be handled through email communications during the month.

Rules should be set for those members who make it a habit of not showing up. Failure to meet the attendance requirements could result in the Director asking that member to leave the group. For example, failure to attend at least 70% of the meetings during a certain period of time and without excuse, might result in asking that member to leave.

Key Elements for Success

Through our experience, we have identified seven key elements that are important to make a Local Planning Council successful over a period of time.

1. It Is Important to Find the Right People. One very critical lesson that we learned early on is not to go out and just talk to the first person in the phone book or the first referral from someone else and ask that person to join the group. You need to select very carefully the right people. Here are the important criteria for finding the right people.

- The person is a decision-maker in the organization of his or her company
- The individual or company has a quality reputation for service
- The individual or company buys into the community service philosophy that is the bedrock for the success of a Local Planning Council (see Chapter 1 of this manual)
- The individual or company is open to referring to services or advice of other Council members
- The individual or company is open to the idea of generating new business through the Planning Council and particularly through Life Resource Planning.
- The individual or company is willing to put in time and money to promote the Council
- The individual or company agrees to the two basic membership rules discussed in the section above (assuming the entire group agrees to adopt these rules)

2. Sales Leads Are Important to the Survival of the Group. Generating sales leads is the most important element for the long term success of the Council. The NCPC will provide search engine optimization for the Council website but the local Council group must also drive their marketing efforts to their website or to local phone numbers to make sure that leads come in and that they come in greater quantities over time. Leads that come through the website are generated primarily through local Council promotional efforts. The group should not rely on organic search leads produced through the listing on the State Care Planning Council website or the National Care Planning Council website. Organic search leads will undoubtedly be produced, but the National Council cannot promise how many if any will come through.

The main purpose of the Local Council website is to create credibility for the Council group members and visibility for the Council in the community. Organically produced website requests from Internet searches are only a minor source of leads.

In Chapter 2, we discuss all of the marketing activities that will generate leads primarily for the Life Resource Planning Specialist. (If the Council decides to adopt The Life Resource Planning Council Model described in Chapter 5) The majority of leads for the group are generally produced through local marketing efforts on behalf of the Local Council and not through organic Internet search requests. An important source of leads is from educational workshops conducted by Council members. Our system is primarily built around this activity. In Chapter 2, introduce this educational workshop activity. Extensive information on how to promote, organize and conduct workshops is found on the flash drive that comes with the system in the publication entitled *“Training Manual for Successful Marketing through Educational Workshops.”*

3. All Members Must Put Efforts into Promotion and Marketing. We include in Chapter 2 a number of promotional strategies for members of the Council team. These efforts are directed towards promoting the entire Council and the purpose is to create brand recognition throughout the local marketing area. Advertising and promotion produce leads which are the critical to long-term survival of the group. Marketing should focus on local phone numbers for the members who are doing the promotion work. Marketing efforts by the group should also drive traffic to the Council website.

4. Council Members Should Be Treated with Respect Some of our Directors have considered their members to be incidental or ancillary to the primary interests of the Director. Although relationships can appear to be supportive between Council members, if there is an underlying attitude that everyone else is subordinate to the goals of the Director, these feelings cannot be hidden and the group is going to be hindered in its ability to be efficient and effective. By treating all members as equal partners, everyone will participate with enthusiasm in creating better marketing strategies and better operational procedures.

5. Members Should Communicate throughout the Month by Email or Phone. There is not enough time in a periodic Council meeting to discuss the services being offered by members of the group to members of the community who came in as phone requests or through planning. Also services being offered and referred must be taken care of in a timely manner and it is not possible to wait for a meeting to discuss these cases. We recommend an Internet email system of communication that – given today’s technology – can easily be set up. Or, texting can also be used as a means to maintain communication.

6. Proper Lead Management Is Important. The Planning Council concept works best when inquiries and other leads are handed to the Life Resource Planning Specialist. (Assuming the Council adopts this model) One way to do this is to pay a lead manager who is a member of the group and who represents the interests of the group. Another is to put the care manager or geriatric services specialist on retainer. Perhaps there are other ideas to making sure that inquiries and leads are handled properly.

7. Use Life Resource Planning to Create New Business for Council Members.

If the group is properly using the NCPC Life Resource Planning System – discussed in Chapters 4 and 5 – lead management becomes less important. All leads will automatically go to the planner. The planning will uncover the involvement for other members of the group and the person doing the planning will automatically schedule meetings for the client with the other members of the group.

Starting up a Local Planning Council

Our model is structured to encourage collaboration between all Council members. Those people who join a Local Planning Council do so with the understanding that any requests for help that come through the Council's promotional efforts belong to other members of the group. Members of the Council team have the right to provide their services first before any other competing services. This right can be formalized through an unwritten or written rule of membership that requires referrals – where these services are needed – to other members of the group for leads created through the group. On the other hand, it is ultimately up to the Director to decide how to encourage collaboration between team members.

New recruits must be informed of the requirement or requirements for collaboration and the consequences for not complying. There should also be an understanding with all new members, that membership is by invitation and is not a right. If for whatever reason, a group member does not work out, it is the unfortunate duty of a Director to ask that person to leave. Usually, this burden is not so bad because an individual not working out will either avoid meetings or he or she will fail to cooperate in some other meaningful way. This gives the Director a valid reason for letting that person go.

Core Council Members and Support Council Members

Once it is fully formed, there are certain member planning specialties that should be included on every Council. Practitioners providing these services are important to the mission of a team planning approach. They are also necessary for assuring financial success for all members and for the Director. These 7 specialty categories might be provided by fewer than 7 specific persons. We call the practitioners who provide these 7 specialties the “Core” Council.

Practitioners also might provide additional services related to their specialty category. An example might be the Geriatric service specialist who often provides a wide range of support such as care management, guardianship services, facility placement, downsizing and moving, mediation services and so forth. The financial services practitioner could also provide a whole number of services such as veterans benefits, insurance, investment, retirement planning, financial planning and so on.

Here are the 7 practitioner categories that should be part of a Core Council.

1. Geriatric service specialist
2. Non-medical home care specialist
3. Veterans benefits practitioner – consultant for all veterans benefits
4. Reverse mortgage specialist
5. Attorney for elder law, medicaid advice and attorney-based estate planning
6. Financial services practitioner for insurance, investments, retirement or financial advice
7. Practitioner providing placement service, relocation, downsizing and real estate services

From our experience over the years, we have found that these planning specialty categories can be represented typically by 5 or 6 different individuals who are members of the Core Council group. It generally does not require 7 or more different individuals to provide these services. Other members might be added to the Planning Council, but they will typically be used in a support role and not necessarily be involved in group decision-making or even attend meetings. We call these additional members a “Support Council.” Here are some examples of Support Council member planning specialties.

1. Home health agency (medicare covered home care or hospice)
2. Home maintenance, deep cleaning, remodeling or yard work
3. Senior health clinic, telemedicine or home care doctor
4. Non-attorney estate planning, tax planning, trust management or retirement planning
5. Medicare insurance, property and casualty insurance,
6. Medical equipment or disability aids
7. Medical Alert Systems, health monitoring systems or home safety systems
8. Funeral and burial preplanning
9. Specialized services such as bill paying, fiduciary services, guardianship or conservatorship, advisory services, tax preparation, or specialized care services.

Retirement communities and facilities such as assisted living, adult day services or nursing homes are not recommended as being members of a Planning Council.

Even though Support Council members are not involved in regular meetings with Core members or in decision-making or marketing efforts, they should be included on the Council webpage with the Core Council members. This is important to the image of being a one-stop shopping service. The same is true for brochures and other promotional literature. Support Council members should be included there as well. As far as public perception goes, the Local Planning Council is one large all-inclusive group and is not separated into 2 groups. The Core Council and Support Council dichotomy is only recommended for the management of a Local Council.

Support Council members will also receive business leads or business appointments based on Life Resource Planning, (assuming the Council adopts the LRP model) but the need for their services comes up less frequently than those services of the Core group. The Director will be responsible for training new members or arranging for training of new members from other team members who may have the appropriate background and experience.

Steps for How We Recommend Starting up a Local Planning Council

1. The Director should identify at least 2 key people to start up the core Council group. We recommend a person with a financial services background . The second key person should be a care provider such as a geriatric care specialist or a non-medical homecare provider. These 2 key people will become the nucleus of the new Planning Council. These members should be chosen for their competence and their success in the community. Because of their experience in the community, they will be able to recommend other members from the senior services provider network in the local area who might be included on the Council. The Director does not have to be one of these people. Obviously, if the director is one of these people, then only one more person needs to be persuaded to join.

2. The group should start operating with the 2 key members but with the objective of eventually adding more members to the group. Organizing the full Council can be put off until the key members learn to work with each other and make plans to expand. Obviously, the key people cannot possibly solve all of the problems to provide a one-stop shopping service. There needs to be other specialists or advisers.
3. The other potential members of the Council are added informally. The Director does this by approaching providers and advisers in the service area who represent one or more of the 16 categories of specialties and talks to these people about becoming Support Council members to start out with. These people obtain membership listings on the National Care Planning Council website and State Care Planning Council website for \$15.00 a month. No mention of the actual Core Council should be made at this point because the Director will be evaluating potential members by inviting them to join at the basic member level. The Director explains the concept of forming a Local Support Planning Council and how it might benefit the particular member being interviewed. This approach allows the Director not to tip his or her hand or to make any commitments about Core Council membership that he or she may regret in the future. If the Director finds a suitable person and feels confident that person should be a member of the Core Council group, then the Director can invite that person to join.
4. If the potential candidate for the team does not appear to be suitable, the Director has made no commitments and the potential candidate has no idea he or she was being evaluated as a potential member of the Core Council. On the other hand, the Director may succeed in talking that person into remaining a member at the basic level (Support Council) and as we have discussed previously these members can be a valuable addition to the function of a Local Planning Council.
5. The director should be careful about formally organizing a Local Planning Council based on core members and support members until the right individuals have been identified to be members of the planning and marketing team. This means that formation of the website as discussed in the next section, can be put off until the group is fully organized. However, some groups that we help organize are very anxious to formally represent themselves to the community. If they don't agree with the instructions that we provide above, we will certainly accommodate them by providing a website and other support as long as the requirements for that support are met as discussed in the next section.

Minimum Requirements for Maintaining the Local Planning Council Website

Here are the requirements for receiving website and marketing support from the National Care Planning Council for a Local Planning Council and for creating the free website for the Council.

PLEASE NOTE: During the startup phase, we may bend the minimum number of members rule if we have a commitment that the rule will be met within a certain period of time.

1. The Director must sign an agreement with the NCPC that stipulates the oversight responsibilities of the Director for his or her group so that the NCPC can go to the Director as a representative of the group if any problems need to be solved.

2. All Local Council members must join the NCPC as members and pay for the basic listing service both for the National Council website and the State Care Planning Council website. The minimum combined amount for both listings is \$15 a month.
3. The Director agrees to maintain at least 5 individuals as members of the group (including the Director) for purposes of listing the group on the State Care Planning Council website and for creating and maintaining a website for the Local Council. These 5 individuals can either be Core Council members or Support Council members. This website is free of charge to the group as long as all members of the group maintaining membership requirements..
4. The Director and members of the group agree to abide by a code of conduct which they certify as part of the process of joining the National Care Planning Council.