

Bob, John and Karen:

I wanted to give all of you an update on Joann and where we stand to date with several issues. Joann as you know had a brain biopsy done to further assess a mass that was found on the left temporal lobe of her brain. The internist and neurologist on her case are indicating that the biopsy was needed to figure out a treatment course. What we understand is that depending on the result the plan will either be surgery or some combination of chemo and radiation. If it isn't a surgical case then her treatment will be transferred to oncology and will be done on an outpatient basis.

The physicians as of today are continuing to indicate that Joann cannot be released to live alone based on her cognitive memory deficits. She has been assigned a case worker who we have been in contact with whose job it is to figure out what the discharge disposition will be if she can't return home. She indicated that for Joann there are 4 options if she is not held in the hospital for surgery first:

- 1) Released home to family. This means someone has to live with her 24-7. Obviously this is preferred as she would return to an environment she knows and would be the most cost effective solution.
- 2) Release to family to live in their home. Obviously this isn't an option as Joann's doctors are in Phoenix as is her friend network. Joann has also indicated to us that she would prefer to stay in Arizona.
- 3) Released to medical group home. This would be an environment where she could be watched for safety concerns and receive her medication. She would stay there until she was released to return home alone. This likely would be private pay.
- 4) Released home with home health care. This appears to be private pay also in Arizona. This means a home health aide or medical/nursing assistant would "sit" with Joann to assure her safety in the home and to make sure she got her medication. It is based on hourly need. We will be trying to check into this to see if she has any long term disability wrapped into her COBRA insurance that could pick all or some of this expense up.

The case manager has asked me to try and find out about her finances so she can move ahead with finding her discharge placement. I will be contacting her estate attorney to see what I need to do to get access to her credit report, IRA account, bank accounts, life insurance, etc. I am also starting the Social Security Disability paperwork for her, but likely will have to retain an attorney given the complexity of the documents and the amount of information that they need that I don't have at this time.

The ultimate goal here is to access Joann's accounts and to pay for all of her medical and living expenses first out of her existing accounts. Not knowing much about Joann's finances I cannot guess how long her monies may last.

Depending on the amount of money Joann has saved and what I can get access to quickly and depending on where Joann is released to once discharged (if it isn't home alone), we may have to chip in to pay her daily housing expenses and basic living expenses so that Joann will have a home to go to once she has recovered enough to live alone. This may include her mortgage payment, utilities, COBRA payments, attorney expenses and minimum payments on the few credit cards she has. We have already contributed \$3500 towards her deductible at Abrazo Central Campus Hospital prior to her discharge to Baptist Hospital where she currently resides.

Since Joann does not have a legal guardian and given that there are 4 of us siblings still capable of helping, I am asking each of you to consider if you could offer either your time in caring for Joann or your financial assistance in whatever form that may be. Once I have a handle on what her outgoing bills are I can create an Excel spreadsheet

itemizing everything and show you what a 25% contribution would be. If you would be willing to chip in you will see that it will be fairly split amongst us. Keep in mind that I am just looking at the next 2-3 months and am hoping this will only be a short term situation. If after completing her treatment Joann's condition does not improve with her memory problems and she still can't live alone, then I'll have to reassess what that means at that time.

I would appreciate if you could let me know in what capacity you can help as soon as possible as I will have to start making decisions by mid-week. You can call me on my cell at (517) 282-9508 or email me at dennis.kloss@comcast.net. Not only will Lynn and I appreciate your help and support, but more importantly I am sure that Joann will also.

Dennis