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LOVING ARMS
HOME CARE

content

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owner's reflections

Dear Loving Arms Care Community,

As I reflect on the past several months, I am filled with gratitude for the connections, partnerships, and meaningful moments that continue to shape our Loving Arms Care family. This season has been filled with community outreach, educational programs, wellness events, and joyful visits with seniors throughout our community.

In this issue, we are also honored to feature an interview with Beth Norton, whose insights on elder law, long-term care planning, and family advocacy offer valuable guidance for seniors and their loved ones navigating important life decisions.

We also highlight many special moments shared throughout our community—from events with JABA and Dairy Market to wellness visits, educational presentations, and celebrations with local senior communities. These experiences continue to remind us of the importance of compassion, connection, and quality care.

I am also proud to recognize Diane Uwamahoro in this issue's Caregiver Spotlight. Her professionalism, reliability, and caring spirit truly reflect the heart of Loving Arms Care.

Thank you to our clients, caregivers, partners, and community supporters for continuing to trust and support our mission. We are grateful to serve this community each and every day.

With appreciation,
Zakiya Toirova
Owner, Loving Arms Care Inc.



Beth Norton— Bridging Healthcare and Law to Guide Families with Confidence

Beth Norton, an elder law attorney whose unique journey from nursing to law allows her to support families with both clinical insight and legal expertise. With firsthand experience in patient care and a deep understanding of healthcare systems, she helps seniors and their loved ones navigate complex decisions with clarity, compassion, and confidence. In this interview, she shares what inspired her path, common pitfalls in long-term care planning, and how families can better prepare for the future.

1. Can you tell us about your journey from nursing to health law and what inspired this path?

I didn't start out with a clear plan to become either a nurse or a lawyer—I was a single mom looking for a stable career where I could help people. Nursing gave me that, and it quickly became much more meaningful than I expected. Caring for patients, especially in vulnerable moments, taught me the importance of compassion, communication, and being a steady advocate when people can't advocate for themselves.

One experience that has always stayed with me was caring for a young mother in the ER who came in repeatedly for treatment she couldn't afford outside the hospital. I remember sitting with her children while she struggled to breathe, thinking how overwhelming and unfair it all felt. She couldn't access the relatively inexpensive medication that would have kept her safe at home—something that would have been better for her, her children, and even the healthcare system.



Over time, I began to see how often people—especially seniors and families facing serious illness—felt overwhelmed, unheard, or unprepared when it came to major life decisions. I realized I wanted to help people not just in moments of crisis, but before them—by guiding them through legal and personal decisions that bring clarity and peace of mind.

That realization led me to law. I began in corporate healthcare law, gaining insight into the systems impacting patients and providers. But I soon found my passion in working directly with individuals and families as an advocate for their well-being.

Today, I combine my nursing background with legal training to support seniors, individuals with special needs, and their families through elder law and estate planning—helping them navigate transitions with dignity and confidence.

2. What are the most common mistakes families make when planning for long-term care?

Families often make critical mistakes when planning for long-term care—most commonly by delaying decisions and relying on incorrect assumptions.

One of the biggest missteps is waiting until a health crisis occurs. At that point, options become limited, decisions are rushed, and costs are often higher. Many families also underestimate the true cost of care or assume that Medicare will cover long-term needs, when in reality, its coverage is very limited.

Another common issue is the lack of open conversations. Families don't always discuss care preferences, financial responsibilities, or caregiving roles ahead of time, which can lead to confusion and stress later. There's also a tendency to assume loved ones will be able to provide care without fully understanding the physical, emotional, and financial demands involved.



Additionally, failing to explore the full range of care options—such as home care, assisted living, or skilled nursing—can result in poor decisions and unnecessary transitions. Overlooking legal and financial planning, including powers of attorney and asset protection strategies, further complicates matters.

Ultimately, successful planning comes down to early, informed, and coordinated decision-making.

3. How can families better prepare legally and financially before care is urgently needed?

The most important step families can take is simple—plan ahead while they still have the ability to choose.

I often think of a client whose mother developed advanced dementia without having signed healthcare or financial powers of attorney. As a result, her daughter had to go through a costly and time-consuming guardianship process just to make basic decisions on her behalf. That entire situation could have been avoided with a few documents prepared earlier.

An estate plan isn't just about what happens after someone passes—it's about making life easier for loved ones during difficult times. Documents like a Durable Power of Attorney and an Advance Medical Directive allow trusted individuals to step in without delays or court involvement.

There's also an important financial aspect. Long-term care can be costly, and without planning, families often make rushed decisions with lasting consequences. Programs like Medicaid have strict rules, including a five-year look-back period, which can penalize last-minute decisions.

The good news is that planning is often more manageable than people expect. With the right guidance, families can create a tailored plan that provides clarity, protection, and peace of mind.

“Planning ahead isn't just about assets—it's about protecting your family from uncertainty.”

4. From your experience, what should people know about navigating health insurance and care decisions?

One of the most important things people should understand is that insurance denials are far more common than they should be—and they're not always justified.

Insurance companies are businesses, and many claims are denied, especially costly ones. What's surprising is that very few people appeal those denials, even though appeals are often successful.



A denial is not the end of the road—it's usually the beginning of a process.

Navigating this starts with understanding why the claim was denied by reviewing the Explanation of Benefits and any deadlines for appeal. From there, it's about building a strong case with medical records, provider documentation, and evidence showing the necessity of care.

If needed, there are additional review levels, including independent third-party evaluations, that can overturn improper decisions.

At the end of the day, the key is persistence: ask questions, stay informed, and advocate for yourself or your loved ones.

5. How do services like home care (e.g., Loving Arms Care) fit into a strong long-term care plan?

Home care services, like those provided by Loving Arms Care, play a vital role in a strong long-term care plan.

Effective planning isn't just about legal and financial strategies—it's about creating a support system that allows individuals to maintain dignity, independence, and quality of life.

What makes home care so valuable is its ability to meet people where they are. Many families want their loved ones to remain in the comfort of their own home, surrounded by familiarity and supported by trusted caregivers.

From an elder law perspective, home care is often the first step in the continuum of care. It can delay or even prevent the need for more restrictive and costly institutional care, while also giving families time to plan thoughtfully.

It also helps reduce caregiver burnout and provides an extra layer of support. Care providers can notice early changes in a client's condition, allowing families to make proactive decisions rather than reactive ones.

Ultimately, a strong care plan brings peace of mind—and high-quality home care is a cornerstone of that plan.



Loving Arms In The Community: A Season Of Impact

Community Events & Outreach

Aging Well in Our Community

In partnership with JABA, we hosted a Town Hall focused on aging in place, senior support, and community connection. We were honored to welcome Mayor Juandiego Wade for an inspiring conversation on helping seniors live safely and independently.

Community Networking & Outreach

Through events at Dairy Market and local networking gatherings, we connected with healthcare professionals, families, and community members while sharing valuable information about home care and senior resources.

Annual Health & Wellness Fair

We proudly partnered with JABA to host our Annual Health & Wellness Fair, bringing together trusted local resources in home care, hospice, rehabilitation, wellness, and elder support.



Educational Programs

Supporting Future Caregivers

Loving Arms Care participated in the UVA Pipelines & Pathways Workshop, helping students explore caregiving careers and essential care skills.

Educational Presentations

We presented community talks on memory care, healthy aging, and recognizing when additional support may be needed, helping families better understand senior wellness.



Senior Community Activities

Wellness Visits

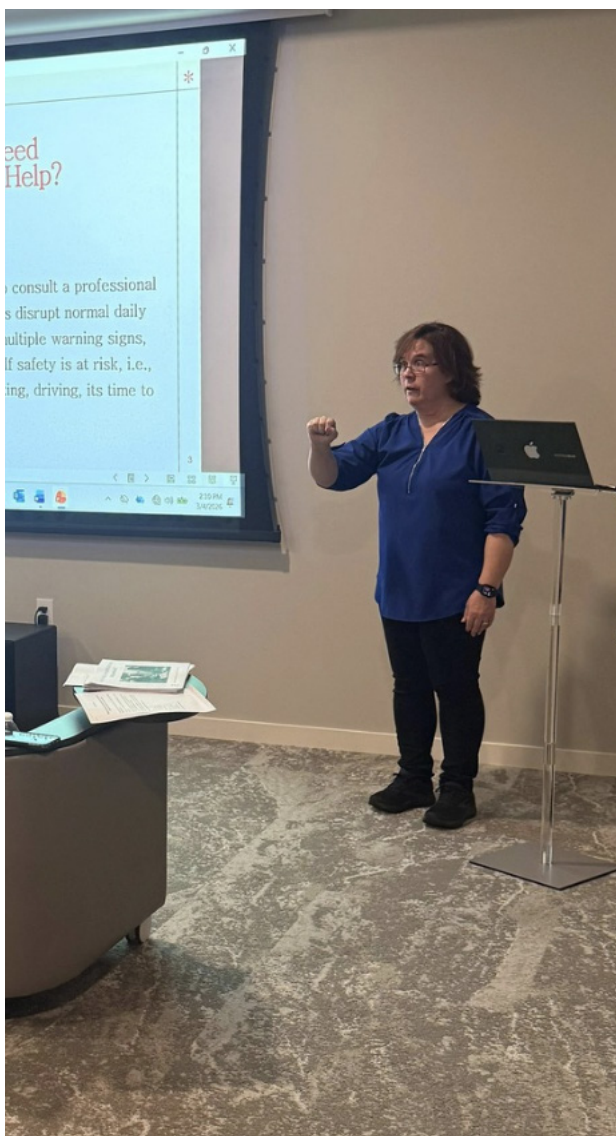
Our team continued visiting senior communities, offering free blood pressure checks, wellness support, and meaningful time with residents.

Social Events & Celebrations

From game days and Assisted Living Week activities to ice cream socials and Hot Cocoa Bars, we shared many joyful moments filled with laughter, music, and connection.

Honoring Veterans

During Veterans Day, we visited local senior communities to recognize and thank veterans for their service and sacrifice.



Caregiver Spotlight: Diane Uwamahoro

Compassionate & Professional

Known for her kind heart, intelligence, and confident communication, Diane brings warmth and professionalism to every interaction. Her caring presence helps clients feel comfortable, respected, and truly supported.

Reliable & Dependable

Diane is recognized for being highly reliable, dependable, and committed to providing quality care. Families appreciate her professionalism, consistency, and the trust they can place in her each day.

Caring Beyond Expectations

With a natural ability to build quick and meaningful relationships, Diane goes above and beyond in the care she provides. Her compassion, attentiveness, and dedication create a positive and uplifting experience for those she serves.

Thank you, Diane, for the compassion, dedication, and professionalism you bring to the Loving Arms Care family!





Community Reflections

SueAnne

"Zakiya and her team at Loving Arms Care are truly exceptional. From the very beginning, Zakiya was attentive, compassionate, and took the time to understand our family's needs. The caregivers are kind and professional, and we always feel supported. We are so grateful for the care and peace of mind they provide. She is hands-on, responsive, and genuinely cares about both her clients and caregivers. Her professionalism and compassion set the tone for the entire agency. We highly recommend Loving Arms Care to anyone needing dependable and heartfelt support."

alivia smith

"My experience at loving arms care was honestly like working with my family. I would make sure to be at my shift on time and if I ever needed help the scheduler and my boss Zakiya were able to be on call 24/7 to help. I really appreciate them."

WE ASKED?



What's something most local businesses don't realize they're missing digitally?

Something most businesses don't realize they are missing digitally - The ability to bring everything under one roof.

Businesses usually have a number of different things going on in the digital world. A website, some social media posts, maybe some ads here and there... but do they have a way to bring all their results into one picture? Do they have a strategy and analysis that helps them make sense of their digital landscape?

This is the valuable missing link. And this is what a marketing partner like Gig Strategic can provide!



SERVING ALBEMARLE, FLUVANNA & GREENE COUNTIES

Proudly providing trusted home care across Central Virginia.

VIRGINIA



LOVING ARMS
HOME CARE

ALBEMARLE COUNTY

Located just west of Charlottesville, surrounded by the Blue Ridge Mountains.

FLUVANNA COUNTY

East of Charlottesville, known for its beautiful lakes and communities.

GREENE COUNTY

North of Albemarle, a scenic and close-knit community.

WEST VIRGINIA

Winchester

GREENE COUNTY

ALBEMARLE COUNTY

Charlottesville

FLUVANNA COUNTY

Richmond

Roanoke

NORTH CAROLINA

Norfolk

SERVING ALBEMARLE, FLUVANNA & GREENE

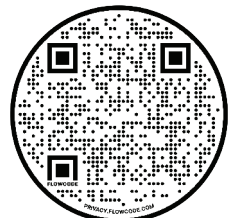
Trusted Home Care Provider

Albemarle County
Fluvanna County
Greene County

Why Choose Us?

- Local & community-based
- Experienced caregivers
 - Personalized care
- Quality you can trust

We can start service within 24-48 hours



visit our website



A TO Z ECO CLEANING SERVICES

Home & Apartment Cleaning:

- Wood floors dusted/mopped
- Carpet vacuumed
- Clean front entrance glass
- Cobwebs removed
- Furniture dusted
- Reading + coffee tables cleaned

Bathroom Cleaning:

- Vacuum & disinfect floors
- Clean & shine sink
- Disinfect countertops and doors
- Clean & shine mirrors
- Clean & shine showers and tubs
- Disinfect toilets inside and out


Extra Services:

- Vacuum furniture
- Clean microwave, refrigerator
- Clean ceiling fans, light fixtures
- Clean blinds, windowsills

Office Cleaning:

- Empty trash bins, replace liners
- Spot clean walls and carpets
- Sweep, mop floors
- Wipe interior wall glass
- Disinfect telephones
- Dust workstations



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