

## Elder Care

Juggling the demands of both work and family life is an ongoing challenge for all of us. When changes occur in our older relatives' health, mental status or ability to handle the activities of daily living, the stress can feel a bit overwhelming. Very few have the expertise to determine whether their concerns about their older relatives are serious and need a professional assessment and intervention or a natural consequence of aging.

### What do you do?

- First, examine the situation. What is the health status of your elder family member? Is it stable? Do they take medications? Can they do this safely on their own? What is the elder's current living arrangement? Is it easy to get around or must they negotiate stairs? Is it or can it easily be made wheelchair accessible? Do they need to drive and if so, can they do so safely? If the answer to all these and other questions is currently positive, what is the prognosis for this to continue? The situation can worsen quickly. A simple fall can change the situation completely! Be prepared!

**An important note:** Many reputable Retirement Centers, Assisted Living and Nursing Care programs have long waiting lists, sometimes as long as two years. If placement looks like a near-future possibility, you may want to apply. If you change your mind, you can always take your name off the list.

Don't make promises you may not be able to honor. Parents may ask us years in advance to promise not to put them in a "home", a generic term meaning a nursing home or other facility, not living with a relative in their home. In our love and compassion for them, we are tempted to make such a promise. Fight against making any such blanket assurances.

Recognize your own limitations and, as importantly, recognize the genuine needs of your elderly family members. You simply may not have the time and energy necessary to properly care for them. It is also important that we recognize that our elders have physical but also social, creative and spiritual needs that living in our home full-time cannot adequately address. Good "out-of-home" care offers opportunities to meet these needs.

It is important to appreciate that if we spend so much of our time and energy on addressing the physical and daily living needs of our elderly parents, we soon begin to resent them and look for excuses not to interact with them any more than we absolutely have to. If we entrust their physical care, along with routine medical care and other needs, to a reputable and caring facility, the interaction we have with our parents can focus on the relationship, doing things together and enjoying each other's company. It is an important factor to consider.

Find the help (support) and information you need. Talk with people who have been through similar situations or are going through it. Talk it out with siblings and other family members. Trust your instincts! Use the resources available on the net or elsewhere. As a starting place, you can obtain evaluation checklists that you can use to evaluate programs when inquiring about or better yet visiting, a facility. If employed, check with your Human Resource Department and see if your company is linked with an Elder Care Information and Referral service. This can be particularly helpful if your parents live in another part of the country and will not or cannot now return to your home community.

Financial Planning. The typical health insurance policies, Medicare and Medigap, do not cover long term care. Such long-term care insurance can be purchased. Or you may want to contact an elder care attorney to discuss estate planning and reverse mortgages, etc.

Acceptance of Medicaid payments. If you do not have or choose not to purchase long-term care insurance, be sure to ask whether the Facility you are interviewing accepts Medicaid payments once your parent's private money is depleted. Some do, some don't. If a facility does not take Medicaid, you run the risk of your parent outliving his/her funds. As a result, your parent(s) will have to move to another facility. This is very disruptive and unsettling to all involved. Try to avoid this situation, if at all possible.

### **Personal Affairs Checklist**

To assist you in helping your aging or ill parent get their affairs in order, *Today's Caregiver* has compiled the following list. Included are the information and documents you should have prepared:

- All bank accounts, account numbers and types of accounts and the location of bank Insurance Company, policy number, beneficiary as stated on the policies and type of insurance (health, life, long term care automobile, etc). Deed and titles to all property.
- Loan/lien information, who holds them and if there are any death provisions.
- Social Security and Medicare numbers.
- Military history, affiliations and papers (including discharge papers).
- Up-to-date will in a safe place (inform family where the will is located).
- Living Will or other Advanced Directive appropriate to your state of residence.
- Durable Power of Attorney.
- Instructions for funeral services and burial (if arrangements have been secured, name and location of funeral home and documents that pertain).

**Websites:**

[www.careguide.com](http://www.careguide.com) From home page, click on "For a Loved One". There you will find a table of contents, including the checklists I spoke about above.

[www.caregiving.org](http://www.caregiving.org) (National Alliance for Caregiving)

[www.ahca.com](http://www.ahca.com) (American Healthcare Association)

[www.alzheimers.org](http://www.alzheimers.org) (A service of the National Council on Aging .: 800-438-4380). This site has a lot of information about the disease itself and some of the work and research that is being done in working with those with the disease and also in areas of prevention.

**Phone Numbers:**

American Healthcare Association (202-842-4444)

The National Council on the Aging, Inc. (202-479-1200)

Elder Care Information and Referral Service - For locations of the facility of care in your community (800-677-1116)

National Council on Disability (202-347-1234)