

WORK-LIFE SERIES

# Elder Care



## Scenario:

Client Name: Beverly Wilson

Client Age: 75

Location: Sheboygan, WI

Member (Employee): Annie Dunn

Ms. Dunn is calling her EAP because she is looking to find other senior housing options in the area for her mother, Ms. Wilson. Ms. Wilson currently lives by herself at home, but is starting to need assistance with activities of daily living (ADLs). When talking with her mother about additional care options, Ms. Wilson seemed more open to assisted living rather than hiring in-home care. Ms. Dunn knows her mother has some financial resources to last a few years, but will eventually run out. Ms. Dunn calls ComPsych® GuidanceResources to see what other housing options may be available that will best benefit her mother.

## ComPsych Approach:

The ComPsych approach would begin with an assessment by one of our master's or PhD GuidanceConsultants<sup>SM</sup>. The assessment would identify a number of needs for Ms. Dunn's mother, Beverly Wilson.

The GuidanceConsultant would schedule an appointment with the ElderCare Specialist. During an Elder Care Consultation a specialist would provide Ms. Dunn with a thorough review of her mother's elder care needs and discuss the options best suited for her mother. The specialist would then research referrals, compile local resources, and assemble and send an information packet for the family within 3 business days to include:

- Assisted living communities that accept public funding in the area of Sheboygan, WI;
- Relevant HelpSheets<sup>SM</sup> such as: "Elder Housing Options" and "Assisted Living Checklist."

The GuidanceConsultant would also link Ms. Dunn to GuidanceResources® Online, the ComPsych work-life website, where she could browse for additional HelpSheets and interactive tools concerning elderly health and wellness.

# ELDER CARE - ASSISTED LIVING SAMPLE

Dear Ms. Dunn,

Thank you for contacting the ComPsych GuidanceResources® program for your adult care needs. Following are a number of assisted living facilities that have been called and have indicated that they may be able to assist with your loved one's care. I advise that you contact these facilities at your earliest convenience with further questions or to make arrangements to visit.

The completed research is based on the criteria you defined to best meet your family's needs. The information was current at the time of research, but it may change at any time. In addition, the availability of services and the fees may fluctuate.

The information is meant for use as a guide to assist you in making an informed decision and should not be treated as any form of advice. Ultimately, only the family and/or the individual can make the decision regarding which facility or caregiver will be best based on the circumstances. The referrals listed are not in any way endorsed or licensed by ComPsych. ComPsych does not control and is not responsible for the quality of services rendered by such referrals nor does ComPsych review or monitor their activities.

Additionally, use of any referrals listed herein indicates your understanding and acceptance of the following: (1) ComPsych does not assume any liability with regard to the services performed by any referral listed herein; and (2) you and your family members agree to release and hold harmless ComPsych from any and all liability with respect to such referrals.

Again, thank you for your inquiry. If at any time you have further questions regarding our adult care services, please feel free to contact us and ask to speak with an eldercare specialist.

Sincerely,

Jamie Won, MA, LCPC  
*ElderCare Specialist*

## (1) Pine Haven: Giddings Avenue Campus

531 Giddings Avenue

Sheboygan Falls, WI 53085

Phone: 920-467-2401

Contact: Lance

Website: <https://www.pinehaven.org/>

### Availability

- Per Lance, there is available space for a new resident at this time

### Approximate Rates:

- Community Fee: Equal to the first month's rate
- Private Pay Rate: Starting at \$3500 per month for a standard room
- Level of Care: There will be an additional cost based on care need, which will be determined after the initial assessment
- Public Funding (Family Care): Yes, this community accepts assistance from the Family Care program after two years of private pay. Please call for more details.

### From the website:

### Pine Haven Christian Communities – Giddings Avenue Campus

Our Giddings Avenue campus is located in Sheboygan Falls, just north of Highway 28 on Highway 32, also known as Giddings Avenue. This campus currently offers the following services:

### Assisted Living

The south and central wings of our Giddings Avenue Campus form the Pine Haven Residential Center, which is licensed as a Community Based Residential Facility (CBRF). There are 86 assisted living rooms, in three different sizes:

- Standard (216 sq. ft.) - [floor plan](#)
- Large (295 sq. ft.) - [floor plan](#)
- Extra Large (360 sq. ft.) - [floor plan](#)

### Memory Care

Our Covenant Home can be found in the north wing of our Giddings Avenue Campus. Covenant Home consists of 51 rooms for assisted living with memory care for those with early stages of dementia. Covenant Home is a secured unit, providing residents a safe, contained environment to explore and live. (200 sq. ft.) [floor plan](#)

### Respite Care

A warm, welcoming, safe home-away-from-home. All the benefits of assisted living for a limited 2-to-28 day stay.

### Assisted Living

Assisted Living is just that: living your life, with help where you need it. The staff at Pine Haven Christian Communities recognize that this is *your* home. We work with that understanding, knowing that our care must adapt to your needs. That's why we have adopted a "resident-centered" model of care. Staff work together like a family to take care of the needs of each and every resident, ensuring the household functions as it should, without being intrusive. We've empowered our staff to do what it takes to make sure you feel right at home. You live according to your own schedule. You can eat meals when you want to eat, bathe when you want to bathe, sleep when you want to sleep, wake when you want to wake. We're simply here to help you when you need it.

### Care is Available at Just the Level You Need

Our four base levels of assistance with daily living tasks include:

- Minimal
- Moderate
- Maximum
- Maximum plus sit-to-stand lifts

We also offer a la carte services - for services you may need only occasionally, or which may be optional based upon your preferences. Some of these include:

- Medication administration
- Medical treatment by licensed staff (RN/LPN)
- Certified Nursing Assistant procedures
- Non-licensed monitoring
- Spa baths
- Bath/shower assistance
- Laundry
- Transportation

**Additional Notes: I spoke with Lance, who confirmed the information above. Please visit the website for more information or call to speak with a representative.**

## (2) Sheboygan Health Services (Previously Golden Living Center)

3129 Michigan Avenue

Sheboygan, WI 5308

Phone: 920-458-1155

Contact: Mindy

Website: <https://sheboyganhs.com/>

### Availability

- Per Mindy, there is available space for a new resident at this time

### Approximate Rates:

- Community Fee: None
- Private Pay Rate: Starting at \$289 per day (about \$8670 per month) for a semi-private room
- Level of Care: Per Mindy, the above rate is all-inclusive, meaning there is no additional cost based on care needs.
- Public Funding (Family Care): Yes, this community accepts assistance from the Family Care program. Please call for more details.

### From the website:

#### Welcome to Sheboygan Health Services

Our mission is to establish a culture that reinforces the values necessary to be the premier health services provider and employer in each of the communities we serve.

#### Our Culture

As a member of the North Shore Healthcare family, our center's dedicated healthcare professionals strive to deliver quality care to those who have chosen us. Sheboygan Health Services' goal is to create an environment that affords our residents the opportunity to be a partner in the care they receive, to develop trusting relationships with our caregivers, and to reach their highest level of independence. We are passionate about making our center The Right Choice for you or your loved one.

We are proud to serve the Sheboygan and surrounding communities and to be members of the Sheboygan Chamber of Commerce and active in the Dementia Care Network. In a recent customer satisfaction survey, we are proud to share, 100% of our residents indicated that their overall experience was good to excellent and they would choose Sheboygan Health Services again if the need arose. We are also proud to be on the U.S. News & World Report Best Nursing Home list for 2018.

#### Services

We pride ourselves on being the cornerstone of healthcare in the communities we serve. We focus on your needs and preferences, from the time you inquire about our center through your entire healthcare journey. We offer 24/7 admissions and have the clinical capabilities to accept and treat varying diagnoses. Our approach is to ensure your clinical care, dietary services, social activities, and rehabilitation are delivered with compassion.

In addition to physical, occupational, and speech therapies offered seven days a week, each resident is assigned a contact staff person through our "Guardian Angel" program to promote open communication and reassurance that our residents' needs are being met. Ensuring our residents' comfort is the highest of priorities. We strongly encourage resident engagement and socialization through group outings, family functions, and one-on-one support. Additionally, our robust activities department plans daily activities for every level of function.

**Additional Notes: I spoke with Mindy, who confirmed the information above. Please visit the website for more information or call to speak with a representative.**

### (3) Golden Harbor Assisted Living

505 S. Water Street

Sheboygan, WI 53081

Phone: 920-451-6923

Contact: Krystal

Website: <https://platinum-communities.com/assisted-living-sheboygan/>

#### Availability

- Per Krystal, there is available space for a new resident at this time

#### Approximate Rates:

- Community Fee: \$2000 refundable security deposit, \$750 non-refundable assessment/administration fee
- Private Pay Rate: Starting at \$4000 per month for a studio
- Level of Care: There will be an additional cost based on care need, which will be determined after the initial assessment
- Public Funding (Family Care): Yes, this community accepts assistance from the Family Care program. Please call for more details.

#### From the website:

#### Assisted Living in Sheboygan

Golden Harbor is a warm inviting assisted living facility in Sheboygan, serving the frail elderly and disabled. Our dedicated staff provides exceptional individualized care 24 hours a day. Our menu features tasty and inviting choices, while a full slate of activities is offered daily to engage our residents in healthy stimulating interactions. At Golden Harbor, you will find peace of mind for yourself and/or your loved one.

When you or a family member are ready for assisted living in the Sheboygan, WI area personal care that pairs your lifestyle and needs with the appropriate level of assistance, Platinum Communities' Golden Harbor is your best option.

#### Golden Harbor Services

##### Assisted Living in Sheboygan

- Caring and compassionate professional staff
- Individualized Care Plans
- Medication Management
- Nurses on staff
- Home cooked, delicious meals served family-style
- Supervised daily activities
- Transportation for outings
- Monthly monitoring of vitals and weight
- 24-hour awake assistance
- Assistance with daily life
- Podiatric, Dental and Optometry services
- Visiting Physicians and Psychiatric care are also available
- Daily laundry and housekeeping services
- Respite Care available
- 24-hour emergency placement
- Cable TV in common areas and available in resident rooms

#### Golden Harbor Offers

- 40 apartments ranging from studios to 2-bedroom units
- Free cable and Wi-Fi in each room
- 3 meals a day and snacks in the morning and evening in our dining room
- Common areas with comfortable space to relax, watch big-screen TV or enjoy a variety of games, puzzles and arts and crafts
- Housekeeping services including daily clean-up and weekly deep cleaning

**Additional Notes: I spoke with Krystal, who confirmed the information above. Please visit the website for more information or call to speak with a representative.**

## (4) Hometown Retirement Inc.

920 N. 26th Street

Sheboygan, WI 53081

Phone: 920-452-5554

Contact: Theresa

Website: <https://www.hometownretirement.com/>

### Availability

- Per Theresa, there is available space for a new resident at this time

### Approximate Rates:

- Community Fee: None
- Private Pay Rate: Starting at \$3500 per month for a private room
- Level of Care: Per Theresa, the above rate is all-inclusive, meaning there is no additional cost based on care needs.
- Public Funding (Family Care): Yes, this community accepts assistance from the Family Care program. Please call for more details.

### From the website:

### About Hometown Retirement

Hometown Retirement is a state-certified, community based residential facility (CBRF) located on a wooded lot in a quiet part of the city. We have 13 private rooms, a beautiful indoor sunroom and an outdoor deck for warm-weather enjoyment.

We provide secure and independent living accommodations for the elderly in a comfortable homelike setting. Located in Sheboygan, we offer families the convenience of having loved ones nearby.

Our state licensed non-institutional setting offers an alternative to nursing home care for seniors who are ambulatory or semi-ambulatory, but do not need the high level care of a nursing home.

### Our Mission

The mission of Hometown Retirement is to preserve and encourage our residents' individuality within a caring, family oriented environment. We are forever evolving in order to meet the ever changing needs of today's seniors.

### Services

Hometown Retirement is a state-certified community based residential community (CBRF) we have no added or hidden costs as many others do and all of our services are provided for one low price. We provide residents assistance with activities of daily living such as showering, reminders to brush teeth, grooming, laundry, household chores, shopping...etc. We also offer residents transportation to and from appointments (in Sheboygan), medication management, 3 homemade meals a day, and health monitoring. There is a full-time registered nurse working with the staff and residents to assure the best quality care is being given to our residents. We also offer an on-site beautician who comes every other week to do hair, and a podiatrist who comes to the facility to do foot care.

As we grow older, our concerns revolve less and less about the world around us but rather on our basic needs such as comfort, security, and remaining at home. When remaining at home is no longer a good option, we look for an environment that is as close as possible to our own home. We yearn for a place to call home where we are safe, loved, and cared for. Hometown is here to provide just that. We provide an alternative for seniors who are ambulatory or semi-ambulatory and encourage our residents to interact with one another so we can build a solid surrogate family. Hometown Retirement is big enough to serve your needs but small enough to provide you with personalized care.

### Individualized Care

Because we are a smaller facility, we are able to give our residents more individualized cares to fulfill not only their needs but also their wants. We strive to give our resident's the opportunities that they would have if they were living on their own.

**SAMPLE**

Contact us anytime for confidential assistance.

If they want to go to the store, bank, church, or anywhere else, we do what we can to help accommodate that.

### **24 Hour Care**

Our staff at Hometown provides our residents with 24-hour care. Someone is always available to help you or your loved one with any cares that are needed, both big and small. We strive to give our residents all the care that they need to help them feel safe and comfortable, while at the same time allowing them to be as independent as they can be, to achieve the best quality of life possible.

### **Meals and Snacks**

We provide our residents with 3 home-cooked meals and day and snacks at night before bed. Our meals are prepared with both nutrition and resident preferences in mind. We try to serve food that the majority like and can offer alternatives at any meal.

### **Housing**

At Hometown, we strive to make our resident's feel as safe and comfortable as possible, so they can feel as though this is their home. Our goal is to make the surroundings feel like a house rather than an institution that they are being thrown into. We offer a homelike environment, with some modification for safety and to accommodate residents' needs.

### **Transportation**

We offer our residents transportation to and from appointments within Sheboygan. One of our employees, most often a Registered Nurse, attends the appointments with the resident, to be sure the best care is being given and all of their health needs are being taken care of.

### **Medical Assistance**

We have a full-time Registered Nurse on staff that is also on call 24/7. This ensures that the residents are getting the proper medical care that they deserve. Their weight and vitals are also monitored on a monthly basis and as needed, to be sure they are as healthy as possible.

### **Group Activities**

We offer group activities such as cards, exercises, Wii bowling...etc. We encourage residents to participate in the activities they enjoy so they can socialize with other residents and work their minds and bodies to stay as active as possible.

### **Medication**

Our staff are all trained to administer all medications including pills, inhalers, nebulizers, insulin...etc. to the residents as ordered by their physician. We offer this service to help the resident get the proper medications at the proper time, although if the resident is able and wishes to administer their own medications, they may do so.

**Additional Notes: I spoke with Theresa, who confirmed the information above. Please visit the website for more information or call to speak with a representative.**

## (5) The Shores of Sheboygan Senior Living

3315 Superior Avenue

Sheboygan, WI 53081

Phone: 920-457-4000

Contact: Grace

Website: <https://sheboyganshores.com/>

### Availability

- Per Grace, there is available space for a new resident at this time

### Approximate Rates:

- Community Fee: Equal to the first month's rate
- Private Pay Rate: Starting at \$3900 per month for a private room
- Level of Care: There will be an additional cost based on care need, which will be determined after the initial assessment
- Public Funding (Family Care): Yes, this community accepts assistance from the Family Care program after two years of private pay. Please call for more details.

### From the website:

#### Welcome to The Shores Sheboygan

You will really enjoy your time here at The Shores of Sheboygan Senior Living. Whether you want to simplify your life or need assistance with daily tasks, we know you'll be pleased with your home here.

#### We Know You'll Feel Right at Home!

Our community offers a range of lifestyle options so you can live the way you want to live. Our active seniors get to enjoy a large variety of personalized services and exquisitely tailored amenities. We know you'll feel right at home. And even better than that, we provide all the benefits of being in your own home, but we remove all the worry of maintenance, chores, and cooking.

In addition to generous personal space, we provide you with dining rooms, libraries, sidewalk paths, beauty & barber salons, computers with internet access, live exercise activities and more. At our active living community, there truly is something for everyone!

The Shores of Sheboygan Senior Living provides a great value with our apartments, including an abundance of amenities and a large range of customized services. We offer spacious studios and 1-bedroom apartments for our residents. The residents and staff are extremely friendly, too — the only thing missing is you!

#### Individualized Care

For those residents needing an extra helping hand with their activities of daily living, our Assisted Living Care Givers provide both full and partial assisted living services. We provide assistance with activities of daily living and the coordination of services by outside healthcare providers to help to ensure health, safety, and wellbeing.

Our focus is on individual wellness, and we encourage continued independence with a tailored plan of assistance, provided by our well-trained team members who are available around the clock, 24-hours a day. We are at your service!

#### Additional Features

The Shores of Sheboygan Senior Living provides so many facility features and services at no extra cost. We provide the best value with our apartments, including an abundance of amenities and a large range of customized services.

#### Facility Features

We encourage you to come take a tour. The building is beautifully furnished and kept in immaculate condition. The Shores

of Sheboygan Senior Living provides so many facility features and services at no extra cost. We provide the best value with our apartments, including an abundance of amenities and a large range of customized services.

### Comfortable Living Quarters

Relax by the fire with a friend or a book. Enjoy the serene views of our beautiful location.

### 5-Star Dining

We have home-style dining here — meals are prepared in reflection to your preferences. Comfort food and local favorites are served, as chosen by our residents and staff. A member of our care staff will give you an entrée choice for both lunch and dinner. If you would like something other than the entrée, soups and sandwiches are always available. Suggestions are always welcome, and we can incorporate your favorite dishes into our menu.

We believe that our fresh ingredients and attention to details — such as not only how meals taste, but also appealing plate appearances and attentiveness to your food preferences — are the kinds of things that set us apart from other places. Healthy dining plans, customized menus and resident choice create resident satisfaction. Aside from the quality meals that our cooks prepare at the Shores of Sheboygan Assisted Living, we also welcome all suggestions (in private or at our monthly coffee clutch discussions), where residents can make requests or leave ideas about the food and dining service.

### Beauty & Barber Salon

No need to go without getting your hair done — our salon is at your service. Our hair salon is usually bustling with activity and the sounds of happiness and social chatter. Feel free to sit back and enjoy being pampered in our full-service beauty & barber salon.

### Landscaped Grounds

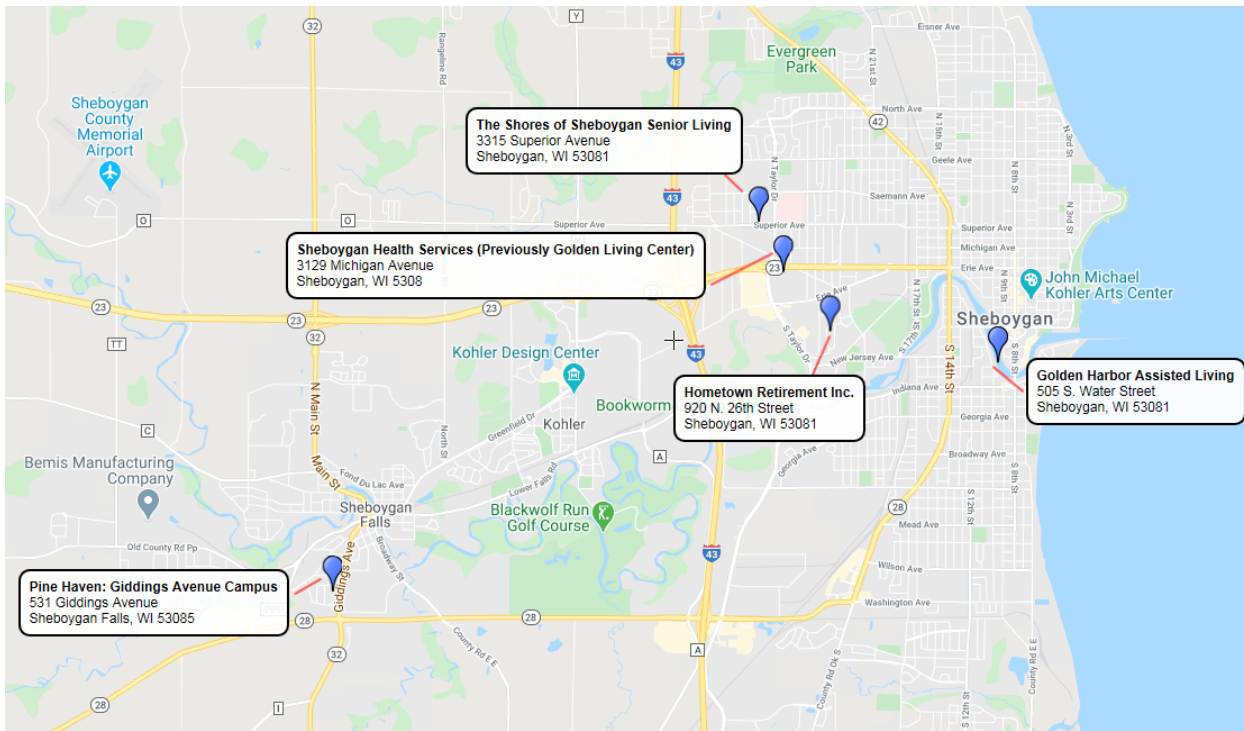
We want you to feel at home and one with nature. The facility includes outdoor space to explore – from tables and chairs to green space, residents enjoy our outdoor areas for rest, relaxation and socialization.

The Shores of Sheboygan Senior Living offers the following:

- Meals and snacks daily at no additional charge
- Full laundry service provided at no additional charge
- Emergency Response System
- Qualified caregiver assistance 24 hours a day
- Housekeeping services
- Social programs and frequent special events
- TV service for every apartment
- Wi-Fi in every apartment
- Private dining for your family event
- Library area with internet-connected computer
- Nurse on call 24 hours a day
- Transportation available

**Additional Notes: I spoke with Grace, who confirmed the information above. Please visit the website for more information or call to speak with a representative.**

# Map of Referrals



# Additional Resources

## (1) Eldercare Locator

Phone: 800-677-1116

Website: [www.eldercare.acl.gov/Public/Index.aspx](http://www.eldercare.acl.gov/Public/Index.aspx)

### From the website:

#### About

The Eldercare Locator is a nationwide service that connects older Americans and their caregivers with trustworthy local support resources. Since 1991, the Eldercare Locator has been linking those who need assistance with state and local agencies on aging, as well as community-based organizations that serve older adults and their caregivers. Whether help is needed with services such as meals, home care or transportation, or a caregiver needs training and education or a well-deserved break from caregiving responsibilities, the Eldercare Locator is there to point that person in the right direction. The Eldercare Locator is a public service of the Administration on Aging (AoA), an agency of the U.S. Administration for Community Living.

#### Area Agencies on Aging

An Area Agency on Aging (AAA) is a public or private non-profit agency, designated by the state to address the needs and concerns of all older persons at the regional and local levels. “Area Agency on Aging” is a generic term—specific names of local AAAs may vary. AAAs are primarily responsible for a geographic area, also known as a PSA, that is either a city, a single county, or a multi-county district. AAAs may be categorized as: county, city, regional planning council or council of governments, private, or non-profit.

AAAs coordinate and offer services that help older adults remain in their homes - if that is their preference - aided by services such as Meals-on-Wheels, homemaker assistance, and whatever else it may take to make independent living a viable option. By making a range of options available, AAAs make it possible for older individuals to choose the services and living arrangements that suit them best.

#### Aging and Disability Resource Centers

The Aging and Disability Resource Center (ADRC) initiative, a collaborative effort of the U.S. Administration for Community Living, the Centers for Medicare and Medicaid Services, and the Veterans Health Administration, is designed to streamline access to long-term care. Launched in 2003, the ADRC initiative supports state efforts in better coordinating and integrating their existing access functions to create a new interface between consumers and the long term care system. States developed local community centers that make it easier for older adults and individuals with disabilities to learn about and quickly access the long term services and supports that best meet their needs.

ADRC programs provide information and assistance to individuals needing either public or private resources, professionals seeking assistance on behalf of their clients, and individuals planning for their future long-term care needs. ADRC programs also serve as the entry point to publicly administered long term supports including those funded under Medicaid, the Older Americans Act, and state revenue programs.

ADRCs support consumer-friendly entry points into long-term care at the community level. The ADRC vision grew out of best practice innovations known as “No Wrong Door” (NWD) and “Single Points of Entry” programs, where people of all ages could turn for objective information and one-on-one assistance on their options. This effort help states make better use of taxpayer dollars by streamlining access to community services and supports (both publicly and privately funded) and diverting individuals from more costly forms of care, including institutional care and unnecessary hospital re-admissions. These systems are a key component in transforming states’ access systems to long-term services and support programs.

## (2) Medicare Helpline

Phone: 1-800-MEDICARE (1-800-633-4227) (English and Spanish) TTY 1-877-486-2048

Website: [www.medicare.gov](http://www.medicare.gov)

- Get general Medicare information.
- Get answers to questions about what Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) covers.
- Ask for information about your Medicare health coverage choices including cost, benefits, quality, and more.
- Get information and ask questions about Medicare Prescription Drug Plans.
- Get information about your Medicare appeal and patients' rights.
- Get information about nursing homes in your area.
- Ask for Medicare booklets including the "Medicare & You" handbook
- Get information about Medicare events and activities in your area.
- Find the most up-to-date phone numbers (including TTY) for information on Medicare bills and services, fraud and abuse, buying Medigap or long-term-care insurance, appeals and complaints, and programs to help pay medical bills for people with limited income.

### Hours to call:

24 hours a day, 7 days a week to use the speech-automated system so you can easily get the information you need in English or Spanish. This system will ask you questions that you answer with your voice to direct your call automatically. You can also speak to an English or Spanish speaking operator.

### Look on the web:

Visit [www.medicare.gov](http://www.medicare.gov) on the web to get more information on Medicare, find programs that may help with your prescription drug and other health plan costs, download booklets, and compare health plans, prescription drug plans, Medi-gap policies, hospitals, nursing homes, and more!

### What Should I Have Ready When I Call 1-800-MEDICARE?

Have your Medicare number from your red, white, and blue Medicare card available. The automated system will ask for your Medicare number at the beginning of the call. You can either speak (say) your Medicare number or enter it with the telephone keypad. If you use the telephone keypad, enter the numbers and press the \* key for any letter(s). For example, if your Medicare number is 123-45-6789A, you would press 123456789\*.

- If you have someone call for you, the customer service representative can only speak with him or her if you give permission.
- You can either be on the phone to give permission, or you can fill out a permission form in advance, and mail it to Medicare. You can get a copy of this form, called the "Medicare Authorization to Disclose Personal Health Information," by visiting [www.medicare.gov/MedicareOnlineForms/PublicForms/CMS10106.pdf](http://www.medicare.gov/MedicareOnlineForms/PublicForms/CMS10106.pdf) or by calling 1-800-MEDICARE. Fill out this form and mail it to Medicare BCC, Written Authorization Dept., P.O. Box 1270, Lawrence, KS 66044.

### (3) Social Security

Phone: 1-800-772-1213 (English and Spanish)

TTY: 1-800-325-0778

Website: [www.ssa.gov](http://www.ssa.gov)

- Ask for a replacement Medicare card.
- Change your address.
- Sign up for Medicare Part A and Part B.
- Apply for extra help with Medicare prescription drug costs if you have limited income and resources.
- Ask questions about Social Security benefits.
- Ask questions about Medicare Part A and Part B eligibility and enrollment.
- Ask questions to see if you qualify for extra help with Medicare prescription drug costs.
- Ask Medicare premium questions.
- Find your local Social Security office.
- Report a death.

#### Hours to call:

- 7:00 a.m.–7:00 p.m., Monday through Friday to speak to an English or Spanish speaking operator
- 24 hours a day, 7 days a week to listen to pre-recorded information and services in English or Spanish

#### Look on the web:

Visit [www.socialsecurity.gov](http://www.socialsecurity.gov) on the web to ask for a Medicare replacement card, find your local Social Security office, and get important information about Social Security.

If you get benefits from the Railroad Retirement Board, call your local office at 1-800-808-0772 or visit [www.rrb.gov](http://www.rrb.gov) on the web.

### (4) SHIP - State Health Insurance Program

Website: <https://www.shiptacenter.org/>

The State Health Insurance Assistance Program, or SHIP, is a national program that offers one-on-one counseling and assistance to people with Medicare and their families. Through federal grants directed to states, SHIPs provide free counseling and assistance via telephone and face-to-face interactive sessions, public education presentations and programs, and media activities.

**Visit the website to search for your local State SHIP program.**

## (5) BenefitsCheckUp

Website: [www.benefitscheckup.org](http://www.benefitscheckup.org)

Many older people need help paying for prescription drugs, health care, utilities and other basic needs. Ironically, millions of older Americans — especially those with limited incomes — are eligible for but not receiving benefits from existing federal, state and local programs. Ranging from heating and energy assistance to prescription savings programs to income supplements, there are many public programs available to seniors in need if they only knew about them and how to apply for them.

### **BenefitsCheckUp includes more than 2,000 public and private benefits programs from all 50 states and the District of Columbia, such as:**

- Prescription drugs
- Nutrition (including Supplemental Nutrition Assistance (SNAP)/Food Stamps)
- Energy assistance
- Financial
- Legal
- Health care
- Social Security
- Housing
- In-home services
- Tax relief
- Transportation
- Educational assistance
- Employment
- Volunteer services

Since 2001, millions of people have used BenefitsCheckUp to find benefits programs that help them pay for prescription drugs, health care, rent, utilities, and other needs.

**Visit the website to search for services and application available in your state.**

# Understanding the Aging Process

Over time, elders experience a myriad of physical changes: some gradual, some sudden and dramatic. These changes can leave the body weaker, more uncomfortable and more vulnerable to diseases and accidents. While everyone ages differently, most adults over 65 adapt to the various physical and mental transitions that occur as the body ages and continue to live rewarding and productive lives for many years. Some elders, however, may need special care that can be provided by family members or other caregivers.

It's important for elders and their caregivers to understand the physiological changes, the common conditions, illnesses and health warning signs that accompany aging. This way, both the elders and the caregivers can learn to prevent potential problems and better cope with the challenging emotional issues involved.

## Defining 'Elder'

The definitions of "elder" and "senior" are changing, along with increased life expectancies. The usual marker has been 65 and older, although Americans are eligible to join the American Association for Retired Persons (AARP) at age 50. Today, the average American can now expect to live to about age 78. About 40.3 million people are over age 65 (over 13 percent of the population).

With so many active senior citizens now thriving, a person is generally not considered to be truly "aged" until he or she is at least in their seventies or is a senior citizen partially or completely dependent on the care of another.

## Causes of Aging

Once you have entered adulthood and your body has stopped growing, cells divide and regenerate less frequently. As the body ages, organs and networks like the immune system work less effectively, increasing the chance of contracting diseases.

Some people age better than others. It is well established that maintaining a healthy diet and exercising regularly throughout your life can lengthen your lifespan and make you feel and look younger.

Laughing, keeping pets, staying involved with constructive hobbies and listening regularly to soothing music also can be helpful.

Prolonged years of inactivity, unhealthy eating, drug habits (including smoking and drinking alcohol) and stressful environments can deteriorate the body faster. Some studies even show that depression and negative thinking can shorten the lifespan. For these reasons, doctors continually recommend that people of all ages should eat right, stay fit and experience productive lives filled with healthy, happy relationships and enjoyable tasks.

## Common Symptoms of Aging

Many elders experience the following physical and mental symptoms of aging:

- **Weakened muscles and nerves.** Strength, agility and reflexes diminish gradually with age. Two consequences are decreased mobility and increased vulnerability to falls and accidents.
- **Memory loss.** This symptom varies greatly among elders. Retrieval of facts, figures and recently stored information may be slowed, yet memory of long-ago incidents often can be detailed and clear. Normal aging should not cause confusion, delusions or hallucinations; seniors with these symptoms should see their physician. Mental impairment also can result from a series of very small strokes. Side effects of medications and thyroid gland dysfunction also can underlie what appears to be a mental deterioration. While some short-term memory loss can be quite normal, caregivers with concerns about senility or Alzheimer's disease, an incurable, degenerative brain disease that destroys nerve cells, also should consult a physician.
- **Sleep disturbances.** Researchers think that elders sleep less and experience poorer quality sleep because of changes in natural body rhythms. These rhythms appear better maintained by regular exposure to daylight. Scientists have found that the retinas in aging eyes are less sensitive, and that the elderly, who spend more time indoors, may receive one-third less stimulation from bright outdoor light than younger persons.
- **Depression.** Persons over 65 are more likely than any younger age group to develop serious depression. Symptoms that signal the onset of depression include changes in appetite and weight loss, lack of interest in daily activities, withdrawal from friends and normal activities, and insomnia. Seniors who may be suffering from depression should be evaluated by their personal physician to rule out underlying physical ailments and should seek counseling services to talk about their problems. Now that depression is known to be caused by alterations of the brain's chemical makeup, a variety of drug therapies are also available.
- **Dulling of the five senses.** Elders typically experience at least a slight diminishing of each of their five senses: hearing, seeing, tasting, smelling and touching. A weaker sense of smell may result in a lack of appetite.

- **Arthritis and osteoporosis:** Painful joints and weakened bone tissue (especially in women) are common side effects of aging. While severe arthritis can be crippling and incurable, milder arthritis can be treated.
- **Lack of body moisture:** Elders can experience dryer eyes and a decrease in salivation and perspiration. Skin can become dry and wrinkled.
- **Heart disease:** The heart muscle can weaken in advancing years, and arteries can become clogged; because of this, elders should refrain from strenuous or extended physical activity. Any heart condition should be regularly monitored by the elder's physician.

## Appreciating the Aging Process

You don't have to be an elder yourself to understand the changes an elder goes through. Though you may not be able to relate to his or her discomfort or physiological symptoms, you can still appreciate that your elder's concerns and feelings are real. Seniors are often construed as complaining unnecessarily when they're really just trying to communicate a real problem to people who don't listen to them properly. An elder's grumbling and fretting may be a simple call for attention and companionship.

Lend a sympathetic ear and comforting words. Don't dismiss concerns and complaints; instead, respect them and give them credence. Be positive about how taking care of yourself can lead to better health. Distract him or her from worries and pains by spending time with your elder: playing games, watching movies and talking about enjoyable memories. See that he or she stays active with friends and loved ones.

There are many myths associated with aging and the elder condition, some of which have been dispelled over the years. One is that elders can't experience enjoyable sex lives. Another is that the thinking and judgment of elders is generally impaired and unreliable. Still another is that all elders are out of touch with younger generations and their concerns. By simply spending time with a senior, talking to them and listening to their concerns, you'll find that most of these stereotypes are unfair and inapplicable.

Be sure that your senior seeks appropriate medical attention and visits the doctor regularly. Personal physicians, therapists and social service workers can help families with decisions about the best care options for an aging relative who can no longer be responsible for him or herself.

Growing old doesn't have to mean "getting worse." By staying active, participating in stimulating hobbies, maintaining meaningful relationships with caring friends and family members, reflecting on a happy, productive life and looking ahead to a positive future, elders can make the aging process a smoother one and set a wonderful example for future generations of how to age gracefully with dignity and style.

## Resources

- The American Association for Retired Persons (AARP): [www.aarp.org](http://www.aarp.org)
- National Council on Aging: [www.ncoa.org](http://www.ncoa.org)
- The National Institute on Adult Daycare: [www.nadsa.org](http://www.nadsa.org)
- The National Institute on Age: [www.nia.nih.gov](http://www.nia.nih.gov)

# The Basics of Elder Care Planning

As your parents or other relatives' age, you may find yourself transitioning into a new role as a caregiver. Whether you live down the street or across the country, you may become suddenly responsible for many different aspects of your relative's care, such as medical, legal and financial concerns.

An elder care plan can be a helpful resource for you, your family and your elder. This care plan maps out the areas where assistance is needed and can help you to divide responsibilities among family members.

In order for this care plan to be effective, everyone should be involved in the planning process, including your elder. By getting everyone's input up front, you can help to ensure that the care plan is acceptable to everyone. Read more to learn about the basics of creating an elder care plan.

## Deciding if the Time is Right to Help

It can be difficult to determine how your elder will react to your offers to help, since such offers can signal a decline in independence. Communication is an important factor in helping an elderly relative or friend. Begin by talking with your elder about his or her physical and mental states and ask where the elder feels assistance might be needed.

Some things to consider are:

- **Everyday activities:** Some elders simply need or want some help with simple chores, such as cooking, cleaning or shopping. Others need more extensive assistance with daily activities, such as bathing, eating and medication administration. The amount and type of assistance that your elder needs can help to guide you in your search for appropriate care.
- **Driving:** Many elders continue to drive long after they are able to safely operate a vehicle. The independence that comes along with a driver's license can be difficult to give up. Some signs to watch out for are a high number of at-fault accidents, unexplained scratches or dents in the car or getting lost on a more frequent basis. If you feel that your elder should no longer drive, consider enlisting the help of his or her physician; sometimes an expert's opinion can be helpful.
- **Physical appearance:** Your elder's physical appearance can give you some clues as to how he or she is functioning on a daily basis. If your elder seems to be getting thin, perhaps a meal program would help him or her to eat better and more regularly. Also look for signs such as unexplained cuts or bruises or a general decline in grooming habits.
- **Emotional state:** A depressed or lonely mood can be a signal for a lot of issues. Your elder may need to talk with his or her physician to determine the cause of these moods. Or, he or she may need to find more social outlets, such as senior centers or independent-living retirement communities.

Talking directly with your elder can provide him or her with reassurance that you care and only have your elder's best interests at heart. If you show that you are really listening up front, your elder may feel more comfortable talking to you about needing help in the future.

## Building a Care Network

It is near impossible for one person to cover all aspects of an elder's care without assistance. In order to help avoid getting burned out, you may want to build up a network of people and resources that are available to assist both you and your elder.

### Some aspects of creating this network include:

- Identifying the "primary" caregiver
- Enlisting help from trusted friends, neighbors and family
- Dividing responsibilities among available caregivers
- Researching local community resources
- Discussing the situation with your elder's physician

## Determining Care Needs

The following questions can be useful in helping to determine the types of care that your elder needs:

- Can your elder safely continue to live in his or her current residence? Can your elder afford to continue living in his or her current residence? Does your elder want to move from his or her current residence or does he or she want to remain there?
- Does your elder need help with activities of daily living, also called ADLs?
- What medical conditions does your elder have? What types of care may be needed in the future in order to manage these conditions?
- Are there finances available to cover future medical needs?
- Are wills, advance directives and trusts in order? Do you know where they are kept?

- Can your elder continue to drive safely or is transportation assistance needed?

## Creating a List of Emergency Contacts

Everyone involved in some aspect of your elder's care, including the elder, should have an updated emergency contact list. This list should include contact information for:

- Family members
- Doctors and hospitals
- Financial planners
- Attorney
- Neighbors and friends
- Geriatric care worker, if available

You should also ensure that you know the location of all important medical, legal and financial records, as well as maintaining a set of keys to both your elder's home and car.

## Resources

For more information about elder care planning, or to locate resources in your area, contact the Eldercare Locator at [www.eldercare.gov](http://www.eldercare.gov).

# Balancing Work, Family and Caregiving Responsibilities

Managing multiple roles and responsibilities can be challenging. If you are providing caregiving services to an elder or family member while also working and supporting your family, it is understandable to feel stressed. Consider the following information to help you successfully balance your various roles and responsibilities without experiencing burnout.

## Learn Your Company's Policies

It is important to become familiar with the policies your company has in place for absences and leave. Your employer may also have other suggestions to help you manage your time better.

### Meet with Your Manager

If you are feeling overwhelmed, schedule a short appointment with your manager to talk to him or her about your situation. With his or her permission, you may be able to have a flextime work arrangement. Flextime is a variable work schedule instead of a traditional 9 a.m. to 5 p.m. schedule. Moving around your work hours may help you better fulfill your caregiving and family responsibilities.

If your job is one that only requires a computer and phone, ask your manager if it is possible to work from home on some days. Working from home allows you to be closer to the individual you are caring for or your children in the event that there is an emergency. However, if you feel that working from home may be distracting, avoid this option. You want to make sure that your quality of work does not suffer.

### Talk to Human Resources

If you feel that you need more time to adequately fulfill your family and caregiving responsibilities, talk to your human resources department. Ask them about The Family and Medical Leave Act (FMLA). According to the U.S. Department of Labor, the FMLA allows eligible employees of covered employers to take an unpaid, job-protected leave for specific family and medical reasons. If you are eligible and your employer is covered, you can work with human resources to go on leave for up to 12 weeks during a 12-month period. This will allow you to focus on your caregiving and family-related responsibilities for some time.

### Avoid Mixing Professional and Personal Responsibilities

When you are in the workplace, try to restrict your focus to work-related tasks only. Avoid taking many breaks for personal phone calls or completing non-work related tasks on your computer. Mixing your work with other responsibilities can cause your performance to decline and your co-workers and manager to become frustrated.

Similarly, when you are at home, avoid worrying about work. Try your best to give your undivided attention to your family members and caregiving responsibilities. Focusing on work at home may cause your family to become upset or feel neglected.

## Plan Ahead

Take some time to create a plan to help you stay on top of your various responsibilities and tasks.

### Create a Schedule

If you prefer to access your schedule electronically, consider using the calendar on your phone or computer. If you prefer having a physical copy with you at all times, consider using a notebook or planner.

Block off time for each task you have to complete. Depending on your tasks, you may be able to have a set routine for certain days of the week. For example, you can have one schedule for Mondays, Wednesdays and Fridays, one for Tuesdays and Thursdays and one for the weekend. However, if your tasks vary significantly from day-to-day, a different schedule for each day may work best. Remember to factor in recurring tasks like meals, grocery shopping, laundry, etc.

Try your best to stick to the schedule you create. If you feel comfortable, share the schedule with your family members and close friends. This way, they know when they can spend time with you and when you are busy with other tasks.

### Be Honest

Be honest with yourself when planning out each day. You may think you can fit many tasks into one day, but you must factor in your own needs as well. Balancing work, caregiving and family-related tasks can be exhausting. Remember to

set aside some time to relax and recuperate each day. It is also important to be honest about your schedule with your manager, family members and the individual whom you are caring for. You may want to accept extra projects and responsibilities from your manager or tell your family that you are available for them at any time. However, if you know that these things are not possible, make sure they know that. It is better to be honest rather than risk letting others down, as this can result in mutual frustration.

## Seek Outside Help

Do not hesitate to seek help from others. As stated previously, you can always reach out to your manager and human resources department if you are having difficulties balancing work with other responsibilities. Similarly, if you know that you are unable to adequately fulfill all of your caregiving responsibilities, look into caregiving services to help you out. It is much better to ask for help rather than letting the quality of your care decline.

Finally, if you (and your spouse, if you are married) are struggling to provide for your young children, consider nanny, babysitting or daycare services. If your close friends or relatives are available at times when you are not, consider asking them for help with taking care of your children. If your children are older, take some time to sit down and have an open discussion about how you can best be there for them. Try your best to incorporate these ideas and feedback into your daily schedule.

## Resources

- United States Department of Labor – FMLA: [www.dol.gov/general/topic/benefits-leave/fmla](http://www.dol.gov/general/topic/benefits-leave/fmla)
- Office of Personnel Management – Flexible Work Schedules: [www.opm.gov/policy-data-oversight/pay-leave/work-schedules/fact-sheets/alternative-flexible-work-schedules/](http://www.opm.gov/policy-data-oversight/pay-leave/work-schedules/fact-sheets/alternative-flexible-work-schedules/)
- Medicare.Gov – Caregiving: [www.medicare.gov/campaigns/caregiver/caregiver.html](http://www.medicare.gov/campaigns/caregiver/caregiver.html)
- U.S. Department of Veteran Affairs – VA Caregiver Support: [www.caregiver.va.gov/](http://www.caregiver.va.gov/)
- MedlinePlus – Caregivers: [www.nlm.nih.gov/medlineplus/caregivers.html](http://www.nlm.nih.gov/medlineplus/caregivers.html)
- Eldercare Locator: [www.eldercare.gov/Eldercare.NET/Public/Index.aspx](http://www.eldercare.gov/Eldercare.NET/Public/Index.aspx)
- Office of Social Security Administration – Benefits for Children with Disabilities: [www.ssa.gov/pubs/EN-05-10026.pdf](http://www.ssa.gov/pubs/EN-05-10026.pdf)
- Office on Women’s Health: <http://womenshealth.gov/pregnancy/childbirth-beyond/babysitter-child-care.html>
- USA.gov – Child Care: [www.usa.gov/child-care](http://www.usa.gov/child-care)
- Office of Child Care: [www.acf.hhs.gov/programs/occ](http://www.acf.hhs.gov/programs/occ)

# Caregiver Support Options

With all of your caregiving responsibilities, you may find it difficult to make time for yourself. However, there are programs and options available to help those caring for their elderly relatives. Use this information to guide you through the many options.

## Adult Day Care

An adult day care program can provide your senior with a great opportunity to experience a new environment and meet new friends, while giving you a break during the day. Many volunteer organizations, local health authorities, and private and government agencies offer day care services at different facilities. Some are free, some charge a small fee. Adult day care options include:

- **Day care centers:** These offer crafts, sing-alongs, games, organized activities, hot meals and plenty of social interaction with peers.
- **Day hospitals:** This is an ideal choice for ill or incapacitated elders who live at home but require specialist medical care. Day hospitals offer rehabilitation services and recreational activities.
- **Lunch and social clubs:** These community-sponsored programs provide camaraderie and food in a friendly atmosphere.

## Support Groups

Support groups can provide an outlet to gain perspective or recharge your emotional batteries. Many communities run caregiver-support groups that offer scheduled meetings within a non-judgmental environment. These meetings allow caregivers to share their emotions, recognize resources and learn coping skills.

Various religious and disease-specific organizations, hospitals and aging programs offer support groups, as well. Support groups for family members with Alzheimer's Disease are available; visit the Alzheimer's Association website at [www.alz.org](http://www.alz.org).

## Social-service Agencies and State Benefits

Talk with your local social-service agency about the possibility of getting a social worker assigned to your elder. The social worker can come in, evaluate the elder's living environment, provide suggestions and refer you to resources that can help you and your elderly relative.

Some caregivers are also eligible for state benefits that can ease their financial burden. Talk to your local social-services agency about applying for Invalid Care Allowance (ICA) or the Carer Premium. ICA is awarded to those caregivers under age 65 who provide care at least 35 hours a week for someone who receives Attendance Allowance or the middle or higher rate of the care component of the Disability Living Allowance. The Carer Premium is awarded as an extra monetary stipend to caregivers who are receiving government income support, a housing benefit or a council tax benefit.

## Respite Care

Getting a break from an elder caregiving situation can refresh your energy, renew your enthusiasm and give you a whole new perspective on your responsibilities.

Respite care offers caregivers short-term relief through the use of a substitute caregiver who either comes into the home or takes the elder to a respite-care facility. Respite, which can be arranged for several days or even a few hours, allows caregivers to run errands, socialize, rest or do what it is that they are unable to do at other times. Most respite services are provided by home-health agencies, adult day care centers and volunteer or religious organizations. Hospitals and nursing homes also offer overnight beds for elders, allowing caregivers to take time off. Many charity-run hospices provide free relief by temporarily taking in seriously ill elders.

Making time for yourself is important. By taking care of yourself, you are assuring greater quality of care for your elder. Consider the variety of support services for caregivers and take advantage of the help they can offer.

## Help for the Helper

The responsibility of caring for an elder relative or friend can make you feel overwhelmed or burned out. During these times, it is important to step back, assess your life situation and to do a little soul-searching. You want to be the best caregiver you can be. Here are some tips:

Balance your priorities. Are you in the best position to provide the physical and emotional support your elder needs?

Consider seeking outside help from friends, relatives or support groups, or possibly hiring another caregiver.

- Be willing to make sacrifices you can live with. It is important that, once you make the caregiving decision, you do not let yourself become resentful about the missed opportunities this commitment can create.
- Put yourself in the elder's shoes. Imagine yourself at his or her age and condition. Then, treat your elder as you would wish to be treated.
- Assess your performance. Is the elder getting the right level of care? Are needs being met? Without being too hard on yourself, make the commitment to do the best that you can.
- Assess the elder's role as care receiver. Does the elder understand the role you are providing? Do you need to talk to the elder about his or her attitude?
- Explore ways of maximizing your efficiency. Are there shortcuts you can take without diminishing the quality of care?
- Acknowledge your feelings. Emotions left unresolved can cause conflicts and interfere with your ability to provide care. If, for example, you feel you need more help from other family members, summon a family meeting and ask for it.
- Stay in touch with relatives and friends. Keep family members abreast of the elder's condition and communicate your concerns. Do not lose your link to the outside world.
- Ask for help. Can shifts be established with other siblings or loved ones? Get relatives to pitch in and relieve you occasionally. Take advantage of respite care and support services in your area.

## Resources

- Alzheimer's Association: [www.alz.org](http://www.alz.org)
- Children of Aging Parents: [www.acapcommunity.com](http://www.acapcommunity.com)

# Elder Home Safety Checklist

Elders can be more vulnerable to falls, accidents and crimes, so it is important that their homes be made as safe as possible. Take stock of your elder's dwelling and determine if any improvements and extra safety devices are necessary. Discuss and practice a safety plan in case of emergency.

## Risk Inventory

Take the time to tour every room in your elderly relative's home and make note of any safety hazards. Think about his or her daily routine, from morning rituals to getting into bed for the night. Where are the trouble spots? Look carefully at old equipment and building materials that may be failing. List anything that looks like it needs to be replaced or improved.

Here is a suggested home safety checklist:

### Entrances

- Make sure entrance areas are accessible, clear of debris and in good condition. Cracks and bumps in the pavement on driveways and sidewalks can cause falls. Make sure they are free of ice and snow, and sanded or salted in the winter. Railings should be sturdy enough to easily support the elder's weight.
- Be sure all door locks are secure and functioning properly. Consider having only one strong deadbolt lock and doorknob lock on each exit door to make exiting easier in an emergency.
- Install peepholes on the front and back doors and adjust the doorbell so it is easy for the elder to hear. Install a blinking light doorbell if your elder has hearing difficulty.
- Lay non-slip runners on walkways and entrance floors.

### Bedroom and living areas

- Arrange furniture in an orderly fashion to provide clear, wide and accessible pathways between rooms and doors.
- Make sure all floors are safe. Surfaces should be clean, dry and even in height. Straighten loose carpeting and hide cords or wires that can trip your elder. Throw rugs are a hazard because they can cause an elder to slip or trip.
- Avoid using space heaters. Have the furnace checked yearly by a professional. Make sure smoke, heat and carbon monoxide detectors are installed on each floor with fresh batteries.

### Bathrooms

- Install heavy-duty handrails and grab bars near toilets, sinks, bathtubs and showers.
- Keep electrical appliances away from tubs, showers and sinks. Install circuit breaker type outlets whenever electrical appliances are near water, such as in the bathroom or kitchen.
- Apply nonskid pads in the tub and on the bathroom floor to prevent slips and falls.
- Consider purchasing a hand-held shower device -- it may be safer for your elder to use.

### Kitchen

- Check for kitchen-safety hazards: grease buildup around stove; leaks or faulty connections near cooking equipment; an improperly-vented stove; faulty oven thermostat; and flammable materials near cooking areas (e.g., towels, pot holders, napkins, loose or flowing clothing worn by the elder).
- Assess hard-to-reach areas such as kitchen cabinets and shelves, which may need to be lowered or reorganized for easier access.
- Buy a sturdy, non-slip surface stepstool.
- Keep a fire extinguisher charged and accessible.

### Other areas

- Install easily accessible smoke, heat and carbon monoxide alarms with fresh batteries and properly functioning ABC-type fire extinguishers on every floor and in key areas: kitchen, garage, laundry area and bedroom. Show your elder how to use the extinguisher properly for every fire condition as indicated on the device.
- Install rounded, easily visible handrails that run the length of stairways on both sides.
- Near every telephone keep a list of emergency phone numbers, including police, fire, ambulance, hospital, doctor, poison control and a nearby loved one. Place a phone next to the elder's bed. Consider a cellular or portable phone.
- Purchase slippers with non-skid soles.

### Lighting

- Place fresh light bulbs in every socket. Entranceways and walkways should be especially well lit.
- Store plenty of extra bulbs and buy a bulb changer stick that eliminates the need to use a stepstool.
- Keep flashlights near the elder's bed, in the kitchen and garage, near the fuse box/circuit breaker and in other important living areas.
- Install night-lights in rooms and halls used at night.
- Purchase special touch-on lamps to prevent accidents caused by fumbling in the dark.
- Install bright, glow-in-the-dark light switch wall plates.

## Heating, Cooling and Electrical

- Have a professional inspect the furnace and air-conditioning units.
- Turn down the hot water heater below 120 degrees F to prevent scalding.
- Test the thermostat for proper functioning.
- Have a professional check the electrical wiring and circuits in the home for safety and proper load.
- Be sure the fuse box/circuit breakers are properly marked.
- Avoid extension cords if possible, and do not have too many adapters or connections plugged into one outlet.
- Use three-pronged plugs in three-pronged outlets.
- Unplug electric devices from outlets when not in use.

## Emergency Plan

Once you have accident-proofed and upgraded the elder's home for proper safety, work together on establishing an escape plan in case of fire, flood, intruder or other evacuation emergency. Consider the following tips:

- Remind the elder to call 911 immediately if he or she is in danger. If there is no time and your elder must evacuate, instruct that he or she to go to a neighbor's home and call 911.
- Map out an escape route. Practice an emergency evacuation of the home with the elder.
- Purchase and install a Personal Emergency Response System (PERS). PERS are emergency alert button devices that can be pressed to immediately summon emergency-response centers for help. Generally, the elder wears an activator he or she can push or squeeze when an emergency occurs. PERS are often sold through area hospitals or private companies. These devices are not recommended for elders with dementia.
- Have an emergency bag packed and ready. Before an evacuation, the elder may be able to grab a small, lightweight bag which should contain important phone numbers (e.g., doctor and nearby loved ones), Medicare ID and Social Security numbers, an extra supply of prescription medications and perhaps a light jacket.
- Remind your elder to stay calm, react quickly and be careful not to slip, trip or fall during an evacuation.

Conditions such as dementia and frailty can introduce risk into the most safety-proofed home. Part of any safety evaluation should include whether services such as in-home care can help your elder live more safely at home.

Ensure peace of mind for you and your elder by making the home as safe, secure and accessible as possible. Test devices such as smoke and carbon monoxide alarms regularly, and make sure the elder knows how to use them properly. Plan a course of action in case of an emergency and practice it with your elder.

## Safety When Driving

Safety behind the wheel is a major concern for some elders. While vision and driving competency will continue to be tested by the Department of Motor Vehicles (DMV), every time your elder renews his or her license, an elder's driving skills can diminish quickly as the years pass. Help your elder stay safe behind the wheel by:

- Checking the car. Be sure the brakes, tires, steering and all lights work properly and are in good condition. See that the mirrors, seats and steering wheel are adjusted to your elder's comfort.
- Taking a drive with your elder. Can he or she easily see over the dashboard and reach the pedals? React quickly enough to road conditions? Obey the rules of the road?
- Encouraging him or her not to drive in bad weather, heavy traffic or at night if he or she has a vision problem.
- Recommending regular vision, hearing and physical checkups.
- Checking to see if medications affect the ability to drive.
- Suggesting that he or she take a driver refresher course. Most state DMVs offer these classes.
- Talking with your elder's doctor if you feel his or her driving is a threat to themselves or others on the road.

## Resources

- Eldercare Locator: [www.eldercare.gov](http://www.eldercare.gov)

# Elder Housing Options

Growing old does not always have to lead to placement in a nursing home. In truth, most aging adults may only need assistance with various daily activities. There are many housing options and services available to elders. Take into consideration your elderly relative's finances, health and most importantly, his or her wishes.

## Independent Living

Independent living housing options encourage seniors to care for themselves while offering the added companionship of other elders and the security of nearby health and personal-care services. Options include:

- **Staying at home.** The best choice may be the simplest. Is the elder capable of staying in his or her current home alone? If so, you may want to consider making a few changes to his or her dwelling, such as purchasing devices that help with daily activities, having good meals and securing in-home health care services.
- **Retirement communities.** Retirement communities feature homes specifically designed for healthy, independent seniors who wish to live with their peer group. These communities offer social and recreational schedules as part of everyday activities. Services include scheduled transportation, meals and housekeeping. Forms of housing include single-family homes, townhouses, condominiums, apartments and some trailer parks.
- **Continuing-care retirement communities (CCRCs).** Also known as assisted living facilities, these offer the benefit of independent living in apartments, houses and condominiums, but with health care services and nursing facilities on the premises. Services include personal care and recreational activities. Payment is usually made in advance for long-term care and many other services. The entrance fee may be quite high and you must pay monthly fees. Perform an intensive investigation into CCRCs before signing any contracts.
- **Congregate housing.** These are usually apartment complexes that provide each tenant with a private apartment and serve meals in group dining rooms. Individual apartments include kitchens, but may not include services for personal care and/or medical needs. They may, however, provide a professional staff that could include social workers, counselors or nutritionists.
- **Subsidized housing.** Most larger communities and cities offer apartment housing for low-income elders. The minimum age for elders in these dwellings is usually 62, but those with disabilities may qualify at a younger age. The U.S. Department of Housing and Urban Development (HUD) provides rent subsidies for low-income persons who qualify. It pays 30 percent of a senior's adjusted income in rent, and the government is responsible for the remainder. Advance planning is important, as many subsidized-housing programs have waiting lists over a year long.

## Shared Housing

Living facilities located next to or within a family's home are also popular elder housing options. The elder is usually able to live independently. Family, friends or a roommate are nearby to provide help and support if needed.

Popular shared housing options include:

- **ECHO apartments.** Elder Cottage Housing Opportunity (ECHO) units are temporary, small and portable abodes that can be placed in the back or side yard of the family home.
- **Accessory apartments.** Also called in-law suites or granny flats, these are separate apartment units within the family home (e.g., the basement or top floor of the house). Before building these structures, make sure to check with your zoning or planning board concerning building codes.
- **Home sharing.** In this arrangement, an elder shares his or her home with others, moves into the home of a relative or friend or finds a new house that can accommodate the elder and several other people of his or her choice. Some community organizations offer home-sharing programs, where potential elder tenants are screened and matched with those who may be compatible.

## Assisted Living Facilities

These facilities are growing to be the most common type of housing for elders. An assisted living arrangement provides a combination of residential housing, 24-hour supervision, meals, housekeeping and health and personal services. They are ideal for those elders who cannot quite live independently, yet do not need the skilled care of a nursing home. Assisted-living options include:

- **Residential-care facilities.** These community-based facilities rent out units to seniors who receive meals and assisted living services such as grooming and housekeeping.
- **Board and care homes.** This is an arrangement where someone owning a private home rents out a bedroom

and the tenants, usually skilled as caregivers or health-care aides, provide services and care as needed.

- **Foster care.** In these living arrangements, a social-service agency places an elder into the home of a foster-care family, which provides companionship, meals and assisted-living services. The costs may vary and may be covered by the state social-services program. The elder may also be expected to contribute to the wages paid to the family providing the foster care.

## Nursing Homes

Nursing homes are ideally intended for those who are seriously ill or incapacitated and who need comprehensive and extended health or personal care. They provide room and board, medical care, meals, recreational activities, help with daily living and protective supervision to residents.

### Nursing homes provide three general levels of care:

- **Basic care.** This is a level of service required to maintain a resident's activities of daily living. It includes personal care, supervision and safety. A nurse's aide or a licensed practical nurse provides basic or "custodial" care.
- **Skilled care.** This is for those who need intensive care, 24-hour supervision and treatment by a registered nurse under the direction of a physician. This level of care also includes services provided by other professionals, such as physical, occupational, speech and respiratory therapists.
- **Sub-acute care.** This comprehensive inpatient care is designed for those who have had an acute illness or injury. It is more intensive than traditional nursing care and less than acute care. Elders in this type of care generally require daily to weekly patient assessment and review.

The elder's physician usually decides the level of care required. In addition, many states require and conduct pre-screening of potential nursing-home residents to determine the level of nursing-home care needed. Before a decision is made on which setting is most appropriate, a doctor or a social worker must be contacted to get a realistic assessment of care needs.

Helping your elderly relative or friend choose the right housing option is an important decision. You both want the home to be well-maintained, safe and conducive to the proper care the elder needs. In addition, the living arrangement should uphold the elder's dignity and provide opportunities for stimulating activities and social interaction.

A thorough analysis of your elder's needs, finances and living options is an important first step in determining an elder living choice. While at first you may feel uncertain about so many options, the process of investigating and narrowing down your choices will make your decision easier.

## Resources

- U.S. Department of Housing and Urban Development: [www.hud.gov](http://www.hud.gov)
- U.S. Administration on Aging: [www.aoa.gov](http://www.aoa.gov)
- Assisted Living Federation of America: [www.alfa.org](http://www.alfa.org)

# What is the Difference between Assisted Living and Nursing Homes?

If you are becoming increasingly concerned with your independent, elderly loved one's well-being and safety, consider looking into assisted living and nursing home options. While this may be a difficult step to take, it is important to know that your loved one will be properly cared for and that his or her needs will be met. Although you may want to allow him or her to be as independent as possible, his or her safety should always come first.

As you begin your search for the best living option for your elderly loved one, keep in mind that everyone has different needs and preferences. What may work for someone else may not be suitable for your loved one, and vice versa. Consider the following information to determine whether an assisted living option or nursing home is best for your senior.

## Assisted Living Facilities

During the early 1990s, there was backlash against the institutional nature of skilled nursing facilities at the time. As a result, assisted living facilities (ALFs) became prevalent. ALFs are suitable for seniors who prefer to receive custodial care in a home-like environment.

ALFs are usually made up of private apartments or rooms in which residents can keep their own furnishings and décor. Staff members try to respect residents' privacy as much as possible in order to help them maintain a sense of independence. Services such as shared meals, laundry and light housekeeping are usually always provided in ALFs.

Residents in ALFs receive custodial help with some daily living activities, such as dressing, bathing, eating or toileting. Aids are always available to assist residents with tasks. According to data gathered by the U.S. Department of Health and Human Services in 2000, the average aid to resident ratio is 1:8 during the day.

Seniors who cope well in ALFs tend to enter the senior care community when they are younger and more physically stable. They are able to stay within their familiar surroundings until the end of life, a concept referred to as "aging in place". Excluding any serious medical issues or injuries that would require continued medical care, interventions can be provided by the ALF on an as needed basis.

## Nursing Homes

Nursing homes are also commonly referred to as skilled nursing facilities. These types of facilities provide 24/7 medical attention to residents. Nursing homes are ideal for seniors who require a great amount of assistance with daily living activities, have severe cognitive impairment, or are coping with severe medical problems.

According to the Centers for Medicare and Medicaid Services, most nursing homes in the U.S. are registered to accept seniors with Medicare, Medicaid or both. Nursing homes are typically more expensive in comparison to ALFs. However, the cost of nursing homes is more often subsidized by these government programs because the main objective is to provide medical care.

Nursing homes also offer medication dispersal, access to physical and occupational therapists, nutritious meals and several other services. This variety makes nursing homes a one-stop-shop for residents who might otherwise forgo such services on their own.

## Selecting an Option

All types of senior care have advantages and disadvantages. In order to determine the best option for your elderly loved one, spend some time carefully determining his or her unique needs and preferences. Keep in mind that your loved one may spend a long time in the facility you select, so ensure that your decision will continue to be suitable for him or her for years to come.

The information on this page was gathered from an article on Guide to Nursing Homes. You can visit their website here:

[www.guidetonursinghomes.com](http://www.guidetonursinghomes.com)

## Resources

- Guide to Nursing Homes – Nursing Home vs. Assisted Living: [www.guidetonursinghomes.com/nursing-homes/assisted-living-nursing-homes.html](http://www.guidetonursinghomes.com/nursing-homes/assisted-living-nursing-homes.html)
- Medicare.gov: Nursing Home Compare: [www.medicare.gov/nursinghomecompare/About/What-Is-NHC.html](http://www.medicare.gov/nursinghomecompare/About/What-Is-NHC.html)
- Eldercare.gov – Eldercare Locator: [http://www.eldercare.gov/eldercare.net/public/resources/factsheets/assisted\\_living.aspx](http://www.eldercare.gov/eldercare.net/public/resources/factsheets/assisted_living.aspx)
- Medicaid.gov: [www.medicare.gov](http://www.medicare.gov)

# Assisted Living Checklist

Many assisted living facilities offer a range of services and diverse types of living arrangements to meet the needs of the older person. Residents may be provided with a room, apartment, meals, supervision, medication and housekeeping or home health services. Cost varies, depending on the facility and level of services offered. Read the following for questions to ask when visiting a potential new residence for your elderly relative.

## Facilities

- Is space available? If not, how long is the wait?
- Is the facility licensed?
- Is it conveniently located?
- Does the facility meet local/state licensing requirements?
- What are the costs/fees?
- What are the billing, payment and credit policies?
- Are there different costs for the various levels of service?
- Are there any government, private and/or corporate programs that may aid in the cost of services to the residents?
- Is financial assistance available?
- What are the potential sources of payment (e.g. Medicaid, Medicare, health insurance)?
- How are additional services (e.g. nursing care) accessed when needed on a temporary basis?
- Is there a contractual agreement that encompasses accommodations, personal care, health care and supportive services?
- Is the community well designed for an elder's needs?
- Is the floor plan easy to follow?
- Are doorways, hallways and rooms wheelchair-accessible and accommodating to walkers?
- Are elevators available for those unable to use the stairs?
- Are there handrails along the walls?
- Is the facility clean, free of odors and adequately heated/cooled?
- Is there a nurse and/or physician on duty?
- Has the facility ever been sued?
- Is there a recent inspection certificate posted?

## Staff

- Are staffers available 24 hours a day?
- What are the qualifications/training of the staff?
- Are there enough staff members to properly provide care?
- Do staffers respond quickly to assistance calls?
- Do staffers appear to care about and respect residents?
- Do staffers appear to sincerely enjoy working with the residents?
- Do staffers appear interested in the residents and encourage them to act independently?
- Do staffers appear interested in talking with visitors or residents?
- Do staffers have geriatric experience/education (charge nurses, social workers, department heads, top-level administrators)?
- How are staffers screened in the hiring process?
- What is the current rate of staff turnover?

## Services

### Are residents assisted in these activities of daily living?

- Dressing
- Physical therapy and mobility assistance
- Eating
- Bathing, hygiene and grooming
- Incontinence
- Shopping
- Laundry
- Housekeeping
- Transportation

**SAMPLE**

Contact us anytime for confidential assistance.

- Safety and care for those with dementia

### Are any of the following food service options available?

- Three nutritionally balanced meals a day, seven days a week
- Snacks
- Special meal requests
- Flexible meal times
- On-staff dietitian

### What health care and medication services do you provide?

- Is there a written care plan for each resident?
- Is self-administration of medication allowed?
- How is a resident's need for services evaluated and are those needs reassessed periodically?
- What is the procedure for responding to a resident's health and/or safety emergencies?
- How is medication administered?
- What is the policy regarding the storage of medication, assistance with medications and record keeping?
- Does a doctor or nurse visit regularly to provide medical checkups?
- Who coordinates home-care visits from a nurse, physical and occupational therapist, etc.?
- Is staff available to assist residents who experience memory, orientation or judgment difficulties?

### Social and Recreational Activities

- Are recreational and social activities available?
- Do the activities seem interesting and appropriate?
- Do any other residents have conditions similar to your elder?
- Are daily schedules posted (e.g. activities, events, reading materials, visitors, etc.)?
- Do volunteers and family members help with programs? If so, how?
- Are pets allowed?

### Resources

- U.S. Department of Health and Human Services Eldercare Locator: [www.eldercare.gov](http://www.eldercare.gov)
- Administration on Community Living: [www.acl.gov](http://www.acl.gov)

# Notes