

## The Key to Caring with Confidence

Create Your Ultimate Care Plan

# 6

Families' Caregiving Routines

HIDDEN MONEY

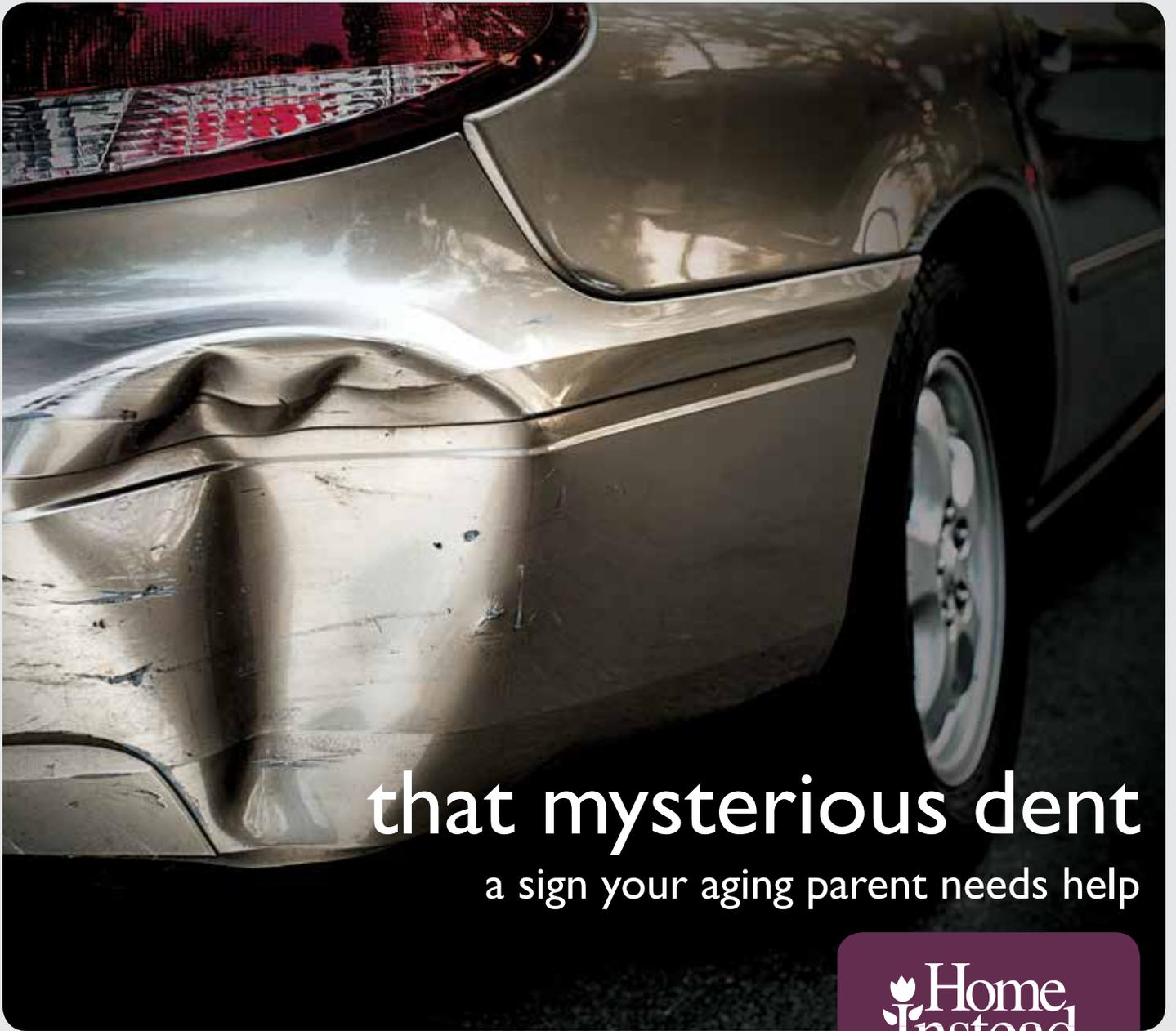
These Funds Could Pay for Long-Term Care

➔ How to Have "THE TALK" with Your Parent

Five Steps to Form Your All-Star Care Team

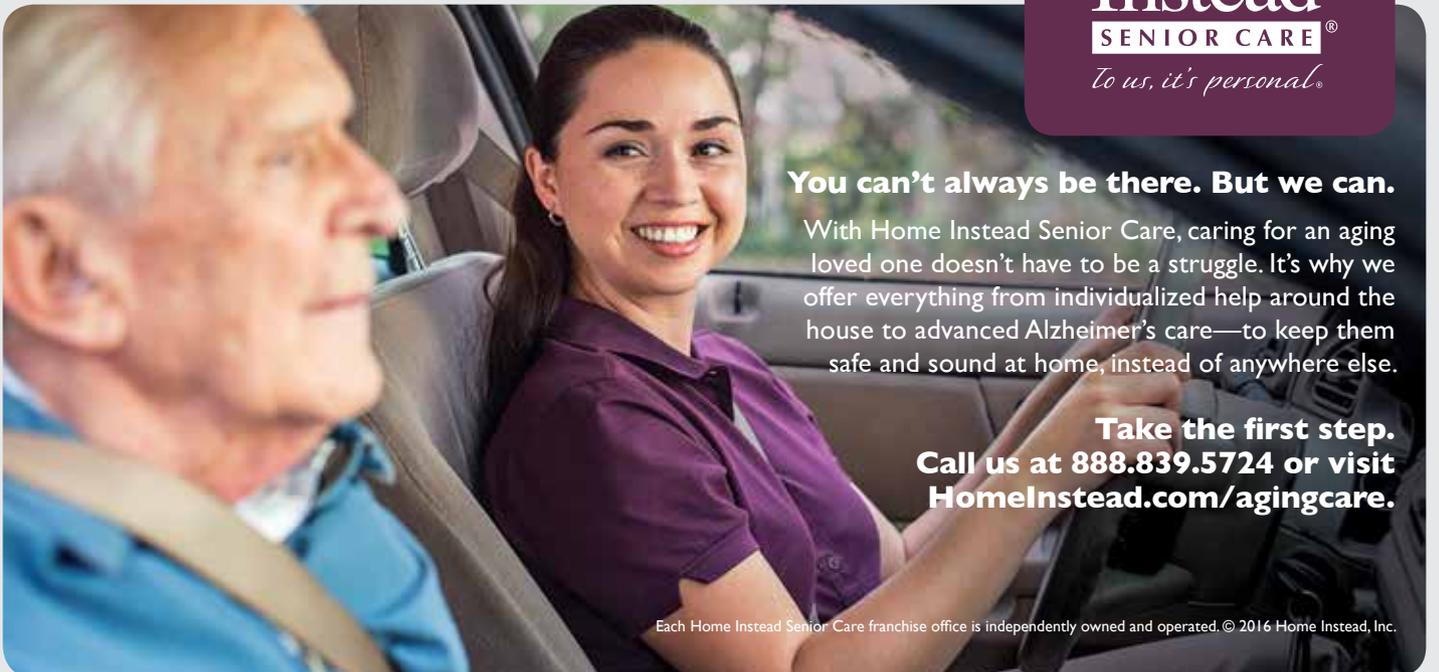
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# A Plan for Success



For the vast majority of family caregivers in this country, caring for an aging parent, spouse or other loved one is often a sudden reality. In the wake of a fall, an eye-opening holiday visit or the diagnosis of a new health issue, family members rally to find ways to support their loved one and each other.

Organizing such efforts can be a serious challenge, whether there is only one primary caregiver involved or an entire family and community providing support. AgingCare.com conducted the 2016 Care Plan Survey earlier this year, and the results revealed that less than half of family caregivers have a care plan in place for their loved one.

In light of this staggering statistic, this issue of AgingCare Magazine is devoted to educating and empowering caregivers to structure their efforts in an efficient and sustainable manner. A comprehensive care plan allows family caregivers to take inventory of a loved one's needs (as well as their own) and budget time and other resources accordingly, thereby preventing burnout and ensuring that all viable sources of assistance are being utilized.

Our own AgingCare members, caregivers with decades of collective experience, are the highlight of this special issue. While it is easy to tout the importance of planning and organization, these individuals drew back the curtain on their daily caregiving routines to share their creative strategies and personal reasons for making and following a care plan. Their experiences highlight the

importance of having a structured routine in place and provide valuable inspiration for others who may be experiencing similar care-related dilemmas.

You will discover how to construct your own personalized care plan and select elder care professionals, family and friends to support and execute this plan. Since the financial aspect of caregiving tends to be an overwhelming concern for so many, we have also included ideas and resources for you to consider when establishing a budget for your plan.

Making such provisions can help you and your loved one thrive and ensure you are well equipped for any changes that may lie ahead.

Ashley Huntsberry-Lett  
*Editor in Chief, AgingCare.com*

## INSIDE OUR SPRING 2016 ISSUE

The cover of the Spring 2016 issue of AgingCare magazine features a heart shape composed of many small photos of people. The teasers are:

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Get the support you need from family, friends and professionals

LOOK INSIDE: Get Started with Your FREE Care Plan Guide

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## Caregiver to Caregiver

AgingCare.com/Caregiver-Forum

# How to Have “The Talk” with Your Parent

The conversation about planning for future care should be a priority for every single family. Although this discussion can be uncomfortable at first, it is never too early to broach the subject. The following tips are from members of AgingCare.com’s Support Groups on how to begin the dialog about creating a care plan for a loved one.

“So often we can see what’s best and we charge blindsided toward that without stopping to ask their opinion. I know because I’m guilty of the same thing with my mom.... It takes more time, more negotiation and more effort, but it’s worth it to know that she’s on board and that you’re considering her happiness too. It also helps them feel like they have some control. They are more likely to go along with

something and it ensures that they trust you.” **–LynnPO**

“The time to start the conversation and the research is long before the actual time when care is needed. It’s like looking at colleges. You don’t do that the day you graduate from high school. And look at all levels of care, independent living, assisted living and nursing home, hopefully in a tiered facility.” **–Babalou**

“My husband and I found that ‘the talk’ with my parents went better when we talked about OUR plans to write out our will, etc. This helped them to accept the fact that they had to face these important issues.”

**–anne123**

“Find a time when both of you are calm and preface with a nice lunch or a stop for coffee. Have your research available and calmly tell them you love them and want to help them understand and plan for their options before something bad happens and they may not have such choices. Be prepared to have the conversation frequently and reinforce these points.” **–sunflo2**

“After months and months of them refusing help, it occurred to me that you can’t win the independence fight. They want to be in control. So I changed my approach. I said to my uncle, ‘I need your help.’ I went on to explain that, even though he had chosen me to help him make decisions, it was weighing heavily on me and my family that I was having trouble helping them. I was losing sleep worrying

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“It might help to have a trusted friend, minister or even their doctor there to help guide the conversation. If you have a home health care provider, they do have social workers who are very good at these type of conversations between family members and

about what might happen next, what freedoms they might lose if they didn't act soon enough or worse. I asked him if he could help me by considering the choices I presented for assistance. When he saw that he was able to help me, it changed his way of thinking and he felt in control of the decisions he could make. They want to retain control, so help them help you!” **-wtschenck**

“Talk to everyone you know and tell them to talk to their friends and relatives NOW while they're healthy and can set the plans in motion. It is not a fun or easy discussion to have, but it is a lot more fun to have it while we can advocate for our own care. My family sat down a few years ago and put together a care plan for my mother for 'when it was time.' Based on what I have lived through for the last two years, I am recommending we sit down and re-evaluate that plan with my mother.” **-NeighborHelper**

“I would break up 'the talk' into several small sessions. If not, your loved one may be overwhelmed. If you are organized and know what you need to ask, you can gather the information informally. Of course, if your loved one wants to forge ahead, gather as much as they are willing to share. Just take it in phases.” **-MiaMadre**

the clients as well.” **-littletonway**

“I would appeal to your loved one's sense of control: 'You've worked hard all of your life to live the way you want. Make sure that your wishes are respected at the end of your life and with your estate.' So give them a sense of controlling what they've spent their lives creating. (Assuming that they have built something.)” **-blannie**

“With my folks I played the 'just in case something happens to you' card and was able to get power of attorney and access to their accounts. Three years later, I take care of all the bills and finances because they are no longer able.” **-Windyridge**

“Listening is so important, but is often easier said than done. It differs from simply hearing. We usually hear and respond in ways that seem appropriate, and there's nothing wrong with that. But really listening can put us in the other person's head and allow us to show understanding. With aging parents we often make more headway when we respond to feelings, not the words themselves. My counseling training taught me how important this is. It also shows respect.” **-helpparentsage1**

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# How to Create a Personalized Care Plan

Family caregivers require adequate structure and support in order to meet all of their loved ones' needs and make time for their own self-care.



Caregiving can slowly become a reality as a loved one ages, or it can be a sudden change resulting from an accident, new diagnosis, or hospitalization. Regardless of your individual situation, it is crucial to understand that the nature of providing care for someone can change in an instant. For this reason, it is especially important to approach your myriad tasks in an organized fashion. Should anything change, you will have a plan of action to build off of and a list of available resources ready to help you meet new and emerging needs.

A care plan can be a casual organizational tool, an informal or verbal agreement with a loved one, or a formal contract used to coordinate payment for care services. Plans can vary from daily to-do lists to detailed weekly accounts of hours and types of care provided. The following steps can help you create your very first care plan or reevaluate your current approach to caregiving.

## ASSESS THE SITUATION

The first step toward devising a care plan is to address any problems at hand. In caregiving, there are a few different categories that must be assessed in order to create a well-rounded strategy for dealing with concerns. A loved one's home environment, Activities of Daily Living (ADLs), medical and legal documents, and financial situation must all be thoroughly reviewed to make sure nothing is overlooked. Some loved ones may be resistant to such an "intrusion" into their personal affairs, but getting a complete snapshot of their situation is vital for developing an appropriate plan of action. On the other hand, this first step is also useful in identifying the areas in which a loved one is still self-sufficient and able to retain their independence.

## IDENTIFY NEEDS AND SET GOALS

The next step revolves around two central questions:

1. What is lacking or being overlooked in your loved one's current routine?
2. What objectives would you like to help them achieve?

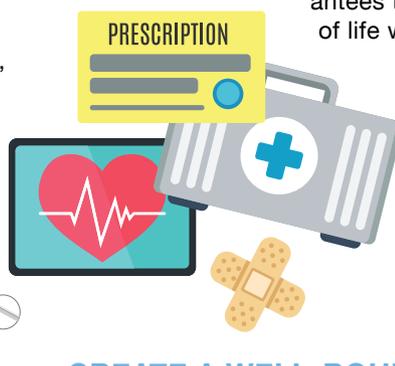
Based on the results of the care assessment, make an ordered list of all shortcomings and concerns with the highest priorities at the top. Your loved one's immediate health and safety are of utmost importance, so if they are losing weight or not complying with their medication regimen, these problems must be dealt with first.

Even if you do not identify any flaws in their day-to-day schedule, setting goals for their wellbeing is a useful way to convey your interest and willingness to help them thrive. Don't forget to include your loved one's own desires for the future when creating these objectives as well. "I want Mom to be safe," "I want Dad to eat better," and "I want my husband to have a higher quality of life" are all excellent caregiving goals that can be achieved in numerous ways.

Longer-term objectives like financial, advance care, estate and funeral planning can be addressed with the same two questions. These preparations are extremely important and can be time-sensitive, depending on your loved one's current situation. While they may be less pressing than rectifying health matters, the sooner these issues are dealt with, the better. Proactive planning in these areas increases the likelihood that a loved one will be able to afford the lifestyle

they have in mind for the future, guarantees that their health care and end of life wishes are respected (even if they cannot convey them),

and clearly specifies how their estate is to go through the probate process. Your loved one's participation in setting these goals is paramount, so long as they are still competent to make such decisions.



## CREATE A WELL-ROUNDED CARE TEAM

A caregiver shouldn't have to coordinate and execute all of these tasks unaided. Embarking on this journey alone frequently leads to damaging caregiver burnout and poor physical and mental health. The purpose of creating a care team is to take inventory of all resources at your dispos-

## *The ultimate goal of having a care plan is to unify efforts for the welfare of both care recipient and caregiver.*

al and encourage communication and cooperation amongst those who are willing to participate in your loved one's care plan. Friends, family, neighbors, volunteers and other close members in the community are the most obvious candidates for assisting with a loved one's daily needs and personal care. It is best to assemble a team of constructive individuals who are eager to lend a hand or an ear when you need it most.

Of course, the more complex medical, legal and financial aspects of a care plan are best handled by experienced professionals. Elder care specialists such as elder law attorneys, therapists, benefits counselors, certified public accountants (CPAs), financial advisors and social workers can be valuable additions to your care team. If a loved one has a particularly complex set of medical issues and/or multiple physicians, a reputable geriatric care manager can assist in organizing, monitoring and advocating for their care as well.

### **MATCH TEAM MEMBERS WITH SOLUTIONS**

In some cases, a team member's specific tasks will be obvious. An elder law attorney will handle drafting POA and advance directive documents, whereas a financial advisor can assist with money management strategies, investments and insurance products. However, assigning specific tasks to friends and family members on your care team can be a little more challenging.

Make a list of viable solutions for each gap in your care plan. For example, to reach the goal of helping Dad eat healthier meals more frequently, your brother and sister who live nearby could take turns making him a few pre-made meals or inviting him over for dinner a few times each week, and siblings who live far away could contribute funds for a subscription food delivery service to make up the difference. Try to identify each person's individual strengths or abilities and match them with feasible solutions. These individual assets can include proximity to the care recipient, free time in their schedule, monetary contributions, and skills like cooking, cleaning, and communicating. Get creative with how you appraise each team member and your ideas for how they might be able to contribute.

### **INVESTIGATE OTHER RESOURCES**

Any gaps or holes that remain in the care plan after assigning responsibilities to yourself and your team members should be filled by additional professional services, federal, state or local programs. Your local Area Agency on Aging (AAA) or a geriatric social worker can assist you in finding appropriate resources for your situation. While most families would prefer to fill their care team with family and close friends, this is not always realistic. Professional in-home care, adult day care and respite services are often necessary

to fill in any remaining holes. It can take a great deal of research to find the right programs or services to round out your care plan, but the effort is well worth it.

### **PUT YOUR PLAN INTO ACTION**

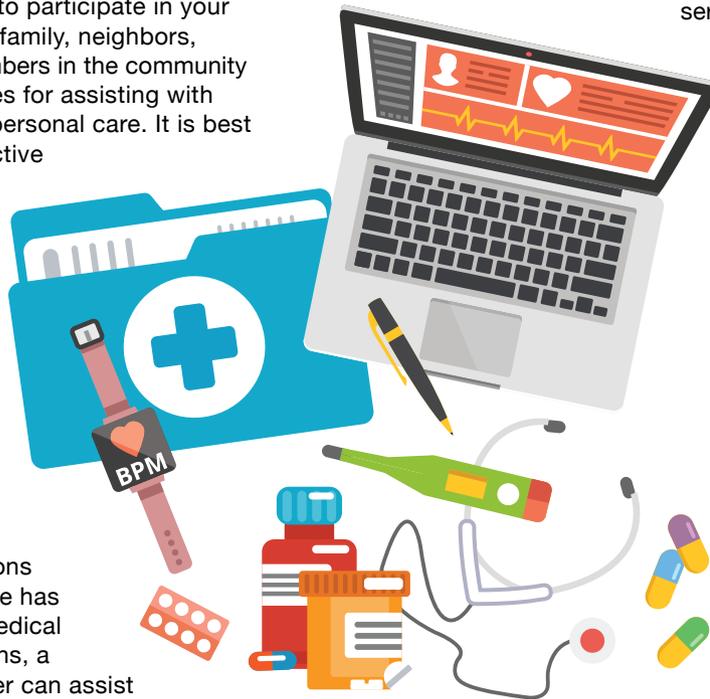
The ultimate goal of having a care plan and care team in place is to promote communication and unified efforts for the welfare of both care recipient and caregiver. A divide and conquer approach to caregiving is far more sustainable than a single person taking

on all of these responsibilities. Keep in mind that a care plan is an ever-evolving tool. Professional care providers use similar organizational techniques and evaluate and update each client's plan regularly to ensure all of their needs are being met. Finding proper solutions may take some trial and error, and your loved one's needs are likely to increase over the long term.

Even if your loved one does not currently need a care plan, beginning to put these pieces of the puzzle into place early on can save valuable time and help you avoid a great deal of stress later on. They do not necessarily have to share detailed financial or medical records with you just yet, but simply having them keep an updated file with this information can be incredibly helpful in the event of an emergency. This goes for medications, health information and legal documents as well. Should something happen, you will have the fundamental materials needed to make any decisions quickly and confidently.

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For a free, customizable care plan form and more information on how to develop and strengthen your plan, visit [www.AgingCare.com/eBook/CarePlanGuide](http://www.AgingCare.com/eBook/CarePlanGuide).



Behind the Scenes

# Caregivers Share the Inner Workings of their Care Plans



The following stories are those of real caregivers who have extensive first-hand experience with creating and updating a care plan for their loved ones. Each caregiver has provided a bit of tried and tested advice for facilitating individual daily activities, staying organized, or involving family members and professionals in a care plan. Whether you are providing care by yourself or you have the support of a large network of people, it is crucial to set realistic goals each day, ask for help, and periodically assess your care plan and team to see if they can be improved. See if any of the following guidance can assist you in laying out your own care plan.

## Types of Care Plans

**VERBAL:** The simplest version of a care plan, this consists of a spoken arrangement between a caregiver and their care recipient.

**CASUAL:** This type elaborates on the verbal agreement by adding loose organizational components, such as a to-do list of daily or weekly tasks.

**FORMAL:** Home care agencies typically use formal plans for each of their patients. Tasks are organized on a daily, weekly or even monthly schedule, and each one is assigned to a specific person.

**PERSONAL CARE AGREEMENT:** This type of plan is used by family caregivers to meticulously track and report their services and expenses for reimbursement and/or Medicaid planning purposes.

## JUDE AND HER MUM— SOUTHAMPTON, UNITED KINGDOM

For five years, Jude has been a live-in caregiver for her mother who suffers from mixed dementia and personality disorder. Jude's Mum won't accept outside care and, although their care team is rather small, Jude takes advantage of supportive services that are available in her community.

**Care Plan Type:** Casual, but very structured

**Care Team Members:** Daughter, fellow churchgoer, elder law attorney

**Financial Responsibilities:** "I'm Mum's financial Power of Attorney, so I do it all. My daughter is also POA, and I share the books with her periodically so she is well informed."

**Medical Care:** "I receive Mum's medications in pre-sorted dosette boxes direct from the pharmacy and have her regimen reviewed at least once per year. I also set up alerts on my PC to remind me a month before Mum is due for any checkups or tests so I can schedule her appointments in time."

**Pro Tip:** "Caregivers should have to meet with other caregivers. Do your research to fully realize what the road you are about to embark upon involves in the short term and the long term. Existing carers should realize that, without a plan, your day has no structure. A template of daily care is really useful."



## REGULAR ASSESSMENT IS KEY— GLASSBORO, NEW JERSEY

Caregiving is a unique and demanding job, and there is some sort of learning curve involved for each and every caregiver. Michele helped her husband care for his mother with COPD and lung cancer for about a year and a half. Although the routine they developed worked well, it wasn't until after Michele's mother-in-law passed that she recognized a few flaws in their plan.

**Care Plan Type:** Casual daily routine

**Care Team:** Husband, other family members

**Medical Care:** "I wish we had had a geriatric care manager to consult with, but we never knew how to set that up. I also wish we had gotten hospice care sooner than two days before my mother-in-law's death. It was really difficult to get the doctors to prescribe it. We asked her pulmonary and primary doctors, but they always skimmed over and avoided the question."

**Pro Tip:** "Get a geriatric specialist involved instead of just a prima-

# Family



Ken and Charlotte  
in Hawaii

ry doctor. Form a support team well in advance because things can change very quickly. Seek as much help as possible because caregiving can be very stressful! Definitely don't be shy when asking for assistance either."

## CAREGIVING IN PARADISE— KAILUA, HAWAII

Ken has been caring for his wife, Charlotte, for 13 years of their 48-year marriage. Charlotte was initially diagnosed with Alzheimer's disease, but six years later, doctors concluded that her cognitive impairment and other symptoms were actually caused by Normal Pressure Hydrocephalus (NPH). Although surgery corrected Charlotte's NPH, she suffered brain damage during the long period that she was misdiagnosed.

**Care Plan Type:** Formal

**Care Team Members:** Adult children, extended family, social worker, adult day care staff, fellow caregivers

**Bathing and Hygiene:** "I bathe my wife daily and each member of our care team is trained to provide her proper toileting techniques. We brush her teeth and use a water pic to get any missed residue."

**Recreation:** "She is socialized at adult day care during the day, and her family visits at least one day a week. We also play music from her era, and she likes to sing along when she can."

**Respite:** "I advocate for caregivers and do caregiver counseling in my home for free. I also run my own support group."

**Pro Tip:** "Form a unified team of family and friends you can call on for help. Not everyone will be capable of doing everything, so focus on their individual strengths. Our care plan is a carefully documented plan of action that most members of our 'care network' can follow in case something happens to me."

## FAMILY IS FOREVER— KENT, UNITED KINGDOM

It is truly an admirable feat when a caregiver struggles with their own health issues and still manages to provide care for someone else. This is the case for Lucy-Caitlyn, who cares for her widowed brother-in-law, Mac. With the help of professional caregivers and Lucy-Caitlyn, Mac is able to live in his own home in spite of his dementia diagnosis.

**Care Plan Type:** Casual organization tool to supplement professional care

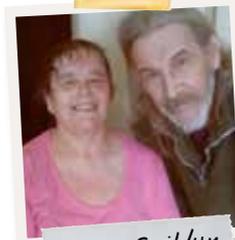
**Care Team Members:** Social worker, paid caregivers

**Meals:** "Mac has problems swallowing and is not motivated to eat. To help with this, we make tiny portions of food and serve them on

unusual items. For example, a sandwich cut with cookie cutters and served on a saucer, or a small portion of casserole in a teacup. This makes it appear not to be a 'meal' and stops mealtime anxiety from building up."

**Respite:** "Unless there is an emergency, I have each Sunday to myself. I have no contact with anyone from 10:00 p.m. Saturday through 8:00 a.m. Monday. This is vital for me to recharge my batteries. It took time for Mac to accept it, but it is now routine and he will say, 'Sunday's coming—your day off!'"

**Pro Tip:** "When first setting up Mac's plan, I, in consultation with him, wrote a list of ideals and a list of no compromises. From these two lists, we devised a care plan that was attainable financially and emotionally. But, be aware that your needs change too. I have a care plan for me, written and executed by me to ensure I remember that I need taking care of too. A healthy me leads to a better cared for brother-in-law."



Lucy-Caitlyn  
and Mac

## FERRIS AND JOHN'S STORY— SUN CITY, ARIZONA

In 2009, Ferris' husband, John, was diagnosed with dementia. With a background in nursing, social work and law, Ferris was relatively well prepared when she took up the caregiver mantle. John is 89 now, and as his sole caregiver, Ferris focuses on doing anything she can to make his remaining days joyful.

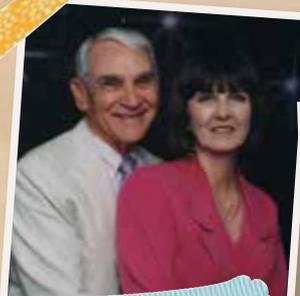
**Care Plan Type:** Flexible daily routine

**Care Team Members:** None

**Meals:** "My husband has trouble focusing in the morning. When I would ask what he wanted for breakfast, he would draw a blank. So, I made a laminated menu just like in a restaurant that shows choices for eggs, sides, toppings, etc. This takes the confusion out of the equation and he can just point to what he wants. It makes my job easy and relieves him from having to make a decision, which can be difficult for someone with dementia."

**Bathing and Hygiene:** "I try to have him shower 2-3 times per week, but this is sometimes a struggle when he thinks he has taken a shower the day before. I solved this by marking a red dot on the calendar to prove to him which days he has showered."

**Pro Tip:** "My biggest suggestion is to ask your loved one what they want to do about their care (if they can still communicate). Try something and, if it fails, then try something else. You have to know their limits and yours as well. At this point in time, I'll be able to handle things myself, but I've already created a list of professional caregivers that can come into our home, and I have inspected an assisted living facility."



Ferris and John and their dogs  
Tara II and Foxy Lady



## KNOW WHEN TO ASK FOR HELP — GEORGETOWN, TEXAS

Mary Ann has been caring for her husband with late-stage Alzheimer's disease for five years. In spite of his diagnosis, he is still relatively independent and helps his wife maintain their 30-acre property. Mary Ann faces some health issues of her own, but she still finds the energy to care for an elderly aunt who resides in a nearby nursing home and a close friend in assisted living as well.

**Care Plan Type:** In transition from casual to formal

**Care Team:** Adult children, family dog, friends, elder law attorney, cleaning lady

**Planning for the Future:** "I am in the process of improving my care plan. My husband has an upcoming appointment for a complete physical at a VA facility to determine if he can get additional help for his Agent Orange exposure in Vietnam. If all goes well, I will call a home care agency to help me put a formal care plan in place. When the time comes, I have found a memory care facility that I think is good. His name is on the wait list, but I won't place him until the time is right."

**Recreation:** "My husband likes to walk our dog and does that at least twice each day. He has a stent in his heart, and it is important for him to exercise. He really loves our dog. Without her, he would be lost."

**Pro Tip:** "Do whatever you can to keep your loved one as active as possible—especially as you take over some of their responsibilities. I am hoping that when I do get home care that I can get



Mary Ann and her family, Billy and Mary Ann, and her Aunts

a male caregiver to tinker with my husband. He has a wonderful workshop and used to build furniture. Although he doesn't do that anymore, there are small projects that he could work on with proper supervision."

To see more care plan advice from veteran caregivers, visit [www.AgingCare.com/195534](http://www.AgingCare.com/195534).

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# 5 Steps to Creating Your All-Star Care Team

In order for a care plan to be successful, each and every caregiver needs some sort of support or assistance. A well-rounded roster of friends, family and professionals can help you meet your caregiving goals without feeling overwhelmed.

In this country, there is a growing problem regarding a lack of supportive resources for family caregivers. There are government programs, charities and nonprofits that might be able to help, but what caregivers often need most is sound advice, regular respite and an extra set of hands.

Friends may scatter when one becomes the primary caregiver for a spouse or parent, and not everyone has siblings or other family members they can depend on to share the load. It is crucial for each caregiver to take careful inventory of their personal supports so that they can utilize their help as efficiently as possible. A carefully selected care team is a necessary complement to a loved one's detailed care plan.

## STEP 1 Draft a list of prospective team members

Write down the name of each family member, friend or neighbor that you regularly interact with. Forego any initial judgements or doubts about their usefulness in your care plan. You want to avoid limiting any potential sources of assistance from the very beginning, so just let the ideas flow.

## STEP 2 Assess each individual's strengths

Now is the time to assess the strong suit of each person on your list. Is your best friend financially savvy? Can your cousin listen to you vent for as long as you need to without interrupting or casting judgment? Does your neighbor offer to help keep an eye on Mom when she's putting outside in the garden? Each of these people have specific talents or capabilities that can help you execute your care plan. However, be sure to factor in each person's attitude before making them a part of your care team. Your sister may have plenty of free time to help drive Dad to and from doctor's appointments, but if she brings negativity or criticism to your regular routine, then the drawbacks may outweigh the benefits of her contribution.

## STEP 3 Create your all-star care team

Revise your remaining list to create a foolproof roster of people who will assist you with caregiving and day-to-day tasks. Do not include anyone who may make your duties more difficult or complicated. This is your go-to tool for getting outside help, whether it is planned well in advance or needed last-minute due to an

urgent situation. Include each person's contact information and, if possible, an outline of their weekly schedule. This will help you quickly reference when a team member is available to pitch in.

## Potential Care Team Members

### PERSONAL

- Spouse or Significant Other
- Siblings
- Adult Children
- Close Friends
- Neighbors
- Members of Local Community or Religious Groups
- Grandchildren

### PROFESSIONAL

- Physicians (Primary Care and Specialists)
- Elder Law Attorneys
- Geriatric Care Managers
- Social Workers
- Financial Advisors
- Pharmacists
- Home Care Agencies
- Adult Day Care Centers
- Charities, Organizations and Support Programs
- VA, Medicare and/or Medicaid Advisor(s)

# Geriatric Care Manager Listings

Also known as “Aging Life Care Professionals,” geriatric care managers are specially trained individuals who can help you navigate your loved one’s health issues, locate community resources, and manage legal and financial matters.

A geriatric care manager can be an invaluable addition to your loved one’s care team. To assist you in strengthening your care plan, we have curated a list of preferred geriatric care managers below:

## Family Connect Care, LLC

**Lauren Spiglanin**

Rancho Palos Verdes, CA  
[www.familyconnectcare.com](http://www.familyconnectcare.com)  
(310) 383-1877

## Senior Life Solutions, LLC Colleen Daugherty, MSW, NCG

Fort Collins, CO  
[www.SrLifeSolutionsLLC.com](http://www.SrLifeSolutionsLLC.com)  
(970) 282-7975

## Choices Elder Support, LLC Sharon Connor

West Springfield, MA  
[www.choiceseldersupport.com](http://www.choiceseldersupport.com)  
(413) 439-5590

## Shelton Care Management, Inc. Patricia Shelton, RN, CCM

Reno, NV  
[www.SheltonCareManagement.com](http://www.SheltonCareManagement.com)  
(800) 916-6482

## Seasons of Change LLC Teresa Wheeler, ALCP, BA, LPN, Certified Patient Advocate

Columbia Station, OH  
[www.seasonsofchangeconsulting.com](http://www.seasonsofchangeconsulting.com)  
(440) 503-1279

## Senior Solutions

**Jamie Smith, C-GCM**

Allentown, PA  
[www.senior-solutions.com](http://www.senior-solutions.com)  
(610) 435-6677

## Nurses Case Management Debbie Pearson, RN, CCM, TxCG

Austin, TX  
[www.nursescasemanagement.com](http://www.nursescasemanagement.com)  
(512) 338-4533



## STEP 4 Assign roles for each member

Once you have narrowed down your list to reliable, positive individuals, identify specific tasks in your care plan that would be a good fit for each team member. Friends and family often wish they could help, but they may be unsure of what would be useful to contribute. Individuals who have never walked in a caregiver’s shoes tend to have a difficult time understanding all of the tasks that are involved. It is best for caregivers to be very specific about what kinds of assistance they would appreciate. For example, if your son lives nearby, ask if he can tend to yardwork or any home maintenance projects once or twice each month. If you struggle to prepare dinner on Wednesdays (your busiest day of the week), see if Mom’s friend from church can pick her up for a weekly dinner date. The goal of creating this team is to be able to meet your loved one’s needs (as well as your own) without every single responsibility falling solely on your shoulders. A care plan lacking meaningful support and respite time is not viable over the long term.

## STEP 5 Add some pros to your team

Relatives and friends aren’t the only people a caregiver should have on their care team. There are a number of specialists who can help you make caregiving go

as smoothly as possible without running yourself into the ground. A reputable financial planner can assist with complicated fiscal decisions, an elder law attorney can ensure that you and your loved one are legally prepared for the road ahead, and a geriatric care manager can coordinate and advocate for the care your loved one deserves. A social worker or local Area Agency on Aging (AAA) advisor can also help you find and maximize federal, state and local resources that can assist you in your caregiving duties.

Furthermore, any remaining gaps in your care plan can also be filled by paid caregivers and other services. If you decide to return to the workforce, but have no one to supervise your loved one during the day, opt for home care or adult day care services. If housekeeping rarely fits into your daily or weekly routine, then arrange to have these tasks added to your home care professional’s responsibilities, or hire a cleaning service. Healthy meal delivery, pre-sorted prescription medications and transportation services can all help to simplify your schedule. It will also be easier to plan for these expenses if you have guidance from a financial advisor and a social worker.

A comprehensive care team not only assists a caregiver in executing their duties, it also helps to ensure that, should something happen to them, there is a safety net in place to continue providing care for their loved one. The more support a caregiver has, the less likely they are to experience burnout and the more sustainable their care plan will be.

For more information on how to ask for and receive help while caregiving, visit [www.AgingCare.com/140855](http://www.AgingCare.com/140855).

# Hidden Money

## Overlooked Funds Could Pay for Long-Term Care

Families often struggle to find funds for their loved ones' care, but adequate planning and awareness of all available options can make a world of difference.

There are countless ways to finance long-term care needs. All too often, though, individuals do not pursue a comprehensive care plan early enough to cover all of their future costs. Either they are not proactive, or they plan to “self-insure” for long-term care through the lifetime accumulation of personal savings and investments. But, unless you have amassed substantial monetary resources, these costs can wipe out a person’s life savings in a relatively short amount of time.

According to Genworth’s 2015 Cost of Care Survey, the national median rate for care in an assisted living facility is \$43,200 annually. The median annual rate for a semi-private room in a nursing home is \$80,300, and opting for a private room will bump that annual cost up to \$91,250. If you think that you won’t be affected in some way by these costs, think again. A study conducted by the U.S. Department of Health and Human Services predicts that more than 70 percent of Americans over the age of 65 will require long-term care at some point in their lives.

Long-term care options include adult day care services, home care, assisted living, specialized memory care and nursing home care. Health insurance policies do not cover these costs, and Medicare coverage for skilled nursing facilities is only intended for short-term rehabilitation, not extended treatment of a chronic condition. Medicaid does cover long-term care services, but only for those eligible individuals who have low income and few assets. So where do seniors and their families turn for financial assistance?

Planning for the unknown is always a challenging feat, but there are a

number of sources of funds available that could help finance a loved one’s long-term care. Educate yourself on the following options, and do not disregard these potentially valuable resources.

### PRIVATE PAY OPTIONS

Pensions, interest income, dividends from investments, payments from an IRA or 401(k), cash, savings, stocks and bonds, annuity payments, and real estate are all straightforward resources for funding long-

term care. However, the real issue boils down to whether or not these funds are sufficient on their own or in conjunction with others to cover care expenses for an extended period of time. Many families exhaust their private funds and end up seeking additional help.

### VA BENEFITS

There are a number of different compensation and benefits programs available to veterans and their spouses. One of the most popular benefits used to help pay for long-term care services is the Aid and Attendance and Housebound increased monthly pension. This program provides funds for care at home, in assisted living, independent living or a nursing home to veterans who require regular assistance of another person in order to perform activities of daily living (bathing, toileting, dressing, etc.), are bedridden, living in a nursing home due to physical or mental incapacity, blind, or permanently and



substantially confined to their home due to a disability. The application process for VA benefits can be lengthy and complex, so it is crucial to ask for assistance from an expert and apply as soon as possible.

#### **LONG-TERM CARE INSURANCE**

The sole purpose of buying a long-term care insurance (LTCI) policy is to ensure that funds will be available to pay long-term care bills for a set period of time. Insurance companies will typically only approve individuals under age 84 who do not have dementia or memory issues, mobility issues, or diabetes, so it is essential to purchase one of these policies while you are still healthy. There are various kinds of LTCI available, and each has its own perks and drawbacks. Consult with a reputable insurance agent to find out what kind of policy would be best for your situation.

#### **LIFE INSURANCE**

As long-term care costs begin to put a strain on a family's income and assets, it can be particularly difficult to continue paying monthly premiums for a life insurance policy. While many seniors end up letting their policy lapse or surrendering it to receive a lump sum that amounts to only a fraction of their policy's worth, there is a better alter-

native. Whole, term or universal life insurance policies can all be converted into a Long-Term Care Benefit Plan Account. This conversion transfers ownership of the policy to an entity that acts as a benefits administrator and then assumes all responsibility for premium payments. In order to convert, the previous policy holder must have an immediate need for some acceptable type of long-term care, and he or she arranges monthly payouts to help cover these services. These payouts are made directly to the care provider (e.g.: assisted living facility or home care agency), not the previous policy owner, so this is a perfectly acceptable Medicaid spend-down strategy as well.

#### **DO NOT FORGET TO PLAN AHEAD**

Regardless of how you decide to plan for financial security in your golden years, it is vital to begin preparations as soon as possible. Consider all of your options, designate a trusted family member or professional fiduciary as your financial power of attorney who can manage your affairs in case you are unable to, and thoroughly educate this person on the entirety of your financial situation (assets, liabilities, debts and income) so they can make informed and confident decisions on your behalf.



## Sources of Funds to Consider

- **Social Security Benefits**
- **VA Benefits**
- **Pensions**
- **401(k) or 403(b) Accounts**
- **Individual Retirement Accounts (IRAs)**
- **Savings**
- **Stocks, Bonds and Mutual Funds**
- **Annuities**
- **Real Estate**
- **Investment Dividends**
- **Interest Income**
- **Reverse Mortgage**
- **Trusts**
- **Medicaid**
- **Life Insurance**
- **Long-Term Care Insurance**

Visit [www.AgingCare.com/eBook/Veterans-Benefits](http://www.AgingCare.com/eBook/Veterans-Benefits) for more information on VA benefits, eligibility criteria, application information and more.

## Concerned about paying for care?

**Genworth** 



Visit [genworth.com/agingcare](http://genworth.com/agingcare) or call 800 253.2326 to learn how to create income certainty that can help pay for care.

**Start preparing for now.**

# Preparing for now



## Concerned about paying for care?

Many families worry about their loved ones running out of savings while care is still needed. Figuring out a way to help pay for care, as long as it is needed, is one of the biggest concerns at a time when other very important and difficult decisions need to occur.

**It may feel like it is too late to plan for paying for care, it doesn't have to be.**

To help you understand income options that can help pay for your loved one's care and other expenses, **visit [genworth.com/agingcare](http://genworth.com/agingcare) or call 800 253.2326** to learn how to create income certainty and start preparing for now.



# VOTE NOW

## ★ WHOM WOULD YOU ELECT? ★

1. If you had a terminal condition and were unlikely to recover, what treatments or life-saving measures would you want and not want?
2. If you weren't able to make these decisions for yourself, whom would you elect to make them for you?
3. If your most trusted candidate had to make those decisions, would they know what you would want?

### **Vote now, so your voice can be heard later.**

- Elect your healthcare representative.
- Have the conversation.
- Give the people you love the gift of peace of mind.

**Go to [NHDD.org](http://NHDD.org) and [HospiceCanHelp.com](http://HospiceCanHelp.com) for more information.**

**VITAS**<sup>®</sup>  
Healthcare

800.723.3233

