

Aging In Place

Over 85% of
Americans want to
stay at home and
“Age in Place”

What you need to
know.....

Goals of Today's Presentation

What to know about in-home caregiving, how it's paid, and what to consider when selecting one.



When to engage Home Health services (PT, OT and Speech Therapy).



What you need to know when searching for an Assisted Living, Memory Care and Board and Care.



What is a Care Manager and why might they be beneficial?



The myths surrounding hospice and its benefits.



Home Care

- ▶ Oftentimes, extra help is needed to remain living safely in the home.
- ▶ Helps people maintain independence in the comfort of their own home.
- ▶ Provides assistance with Activities of Daily Living (ADL's).
- ▶ Caregivers provide companionship and mental stimulation.
- ▶ Caregivers can act as an extra set of eyes and ears for families who cannot be with their loved on all the time.

The Cost of Home Care

- ▶ **Long-Term Care Insurance:** LTCI is predominately the only insurance that covers non-medical home care.
- ▶ **Private Pay:** Many people pay out of pocket expenses using personal savings to meet the needs of home care.
- ▶ **Reverse Mortgage:** If you own a home, a Home Equity Loan or Reverse Mortgage can help defray the costs of home care.
- ▶ **Veterans Affairs:** Veterans and eligible surviving spouses can get some home care assistance if you meet the VA eligibility requirements.
- ▶ **In-Home Support Services (IHSS):** Low-income people in Contra Costa County who meet eligibility requirements can qualify for an IHSS caregiver.

When hiring an Independent Caregiver:

- ▶ Handle **ALL** the details, job description & qualifications
- ▶ Check references and run a criminal background check
- ▶ Determine pay, interview candidates, supervise caregiver
- ▶ Have a back up plan if they are on vacation or sick
- ▶ Determine taxes and set up a tax withholding system
- ▶ Homeowner's Insurance must have sufficient coverage in case caregiver gets injured on job

When hiring through a Home Care Organization:

- ▶ Hiring process including insurance, payroll, benefits, taxes
- ▶ FBI & DOJ background questions
- ▶ Provide bonding, workers compensation and liability insurance
- ▶ Verify clean driving records and Clear Tuberculosis screening
- ▶ Provide training and continued caregiver education

Home Health Eligibility

You must be under the care of a doctor who certifies you qualify

- ▶ **Physical therapy**
 - ▶ **Speech-language pathology**
 - ▶ **Occupational therapy services**
 - ▶ **Nurse visits to care for specific condition, such as wound care**
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- ▶ These services are covered by Medicare only when the services are specific, safe and an effective treatment for your condition.

When To Consider Alternative Living Arrangements

- ▶ **What to Avoid:**

- ▶ A Place For Mom / Caring.com / Care.com

- ▶ **How to navigate your choices correctly:**

- ▶ Local Placement Specialist
- ▶ Department of Social Services

- ▶ **Types of Communities – Determined by Level of Care / Socialization**

- ▶ Independent Living
- ▶ Assisted Living
- ▶ Memory Care
- ▶ Board & Care
- ▶ Continuing Care Retirement Communities (CCRC)

Care Manager

A care manager, usually a licensed nurse or social worker, is a sort of "professional relative" who can help identify needs and find ways to meet these needs. The primary responsibilities of a care manager is to coordinate care, in addition to offering:

- ▶ **Assessment & Monitoring**
- ▶ **Planning & Problem Solving**
- ▶ **Education & Advocacy**
- ▶ **Family Caregiver Coaching**
- ▶ **Financial Oversight**

End of Life Journey

- ▶ As a caregiver, there may come a time when you will need to consider hospice for your loved one.
- ▶ Hospice is patient and family-centered care with the focus being on the patient's wishes and comfort.
- ▶ Hospice does not mean that death is imminent, it merely means that there is a life-limiting illness with a six month or less prognosis.

Hospice is not a place, but rather a philosophy

▶ **Patient Wishes:**

- ▶ 80% of people would prefer to die at home

▶ **Hospice care is provided wherever the person calls home:**

- ▶ Family Home
- ▶ Assisted Living Facility
- ▶ Board & Care Home
- ▶ Skilled Nursing Facility

- ▶ Hospice focuses on comfort, dignity, and respect for an individual's quality of life.

- ▶ Hospice care is provided 24/7. The Hospice Team consists of a group of professionals who have oversight on all aspects of the patient's symptom and pain management.

- ▶ Hospice focuses on comfort and quality of life and is not curative treatment.

Hospice Eligibility

Life-limiting illness

- Terminal illness
- Functional decline
- Cognitive decline

Medicare regulations

- Six months or less prognosis
- Two physicians agree on the prognosis

Patient and/or family request

When To Call Hospice:

Increased hospital and/or doctor visits

Increased confusion

Poor Appetite

Increase in # of infections or slow response to treatment (UTI)

Slow healing of wounds or recovery from illness

Difficulty catching their breath, even at rest

Loss of interest in activities or social events

Pain that is poorly controlled

Symptoms of Caregiver Burn Out

Feelings of
depression

Sense of
ongoing
fatigue

Decreasing
interest in work

Withdrawal
from social
contacts

Increase in use
of stimulants
and alcohol

Increasing fear
of death

Change in
eating patterns

Feelings of
helplessness

Steps To Help Prevent Burnout

- ▶ Take care of yourself (MD appts, dentist, etc.)
- ▶ Get away
- ▶ Stepping back
- ▶ Support Groups
- ▶ Talking with friends
- ▶ Hobbies
- ▶ Respite Care
- ▶ Adult Day Facilities
- ▶ In-home Assistance
- ▶ Meditation
- ▶ Stay Socially Connected
- ▶ Practice Your Faith
- ▶ **ASK FOR HELP!**

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