



TIPS

from the Consumer Health Action Network

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Are you a caregiver?

Helping an older adult

Most people who provide care for a friend or family member don't think of themselves as a caregiver.

Caregivers provide support to someone who needs help. It doesn't matter how many hours per week are spent providing support. Caregivers may live with the person they are caring for, providing assistance with daily needs, or may visit the person or call regularly.

Being a caregiver involves an investment in time and energy. Be sure to take care of yourself so that you stay healthy. Caregivers need breaks, exercise, and socializing. Support groups exist for almost every situation and are an excellent way to share information, find help, and deal with difficult situations with people who understand. Your loved one's health care provider or institution may know of a support group you could join.

Helping a loved one who is an older adult:

Many older adults have trouble moving around and living in their homes, but many want to stay in their homes as long as possible. Most homes are not set up to meet the needs of people over age 65; simple changes may make a house more functional for an older loved one.

- Are doorknobs, handles, faucets, locks, and light switches easy for your loved one to use?
- Can your loved one get in and out of the bathtub or shower easily?
- Can your loved one hear the doorbell all over the house?
- Is the telephone easy to get to and use?
- Can a wheelchair or walker be used in the house?
- Are all the floors in the house on the same level?
- Are floor surfaces slippery? Do you have scatter rugs or doormats that could be dangerous?
- Are the stairs smooth? Do they have handrails on both sides of the stairway?

You may consider getting help from family, friends, or neighbors in caring for your loved one. If you are going to ask for help, make a list of what you need and the number or amount of times you need it. Think about the level of care needed (just a friend to chat, chores, nursing).

If you want to keep your loved one at home and need more help than family or friends can provide, you might consider adult day care services or home health care. **Adult day care services** are community-based group programs for older adults that provide social and other activities in a safe setting. They are open during business hours 5 days a week. Sometimes evening and weekend services are available. Daily fees for adult day care range from \$25 to \$70 or more. Some long term care insurance policies cover these services. Medicaid and Medicare can also cover some of these services in some circumstances.

Home health care is usually provided by an agency. A home care agency can send a home health aide to help your loved one with personal care, such as bathing and dressing. They may also help with light house cleaning, laundry, or other daily activities. A home care agency can also help with medical services such as skilled nursing care, physical and occupational therapy, and medical social services. These services are provided in the home by skilled health care professionals. Sometimes Medicare will pay for home health care services for two or three hours a day, a couple of days a week. Medicaid may also pay for some home health care if your loved one qualifies for the program.

You should call your loved one's insurance company to see if any coverage is available. Many insurance companies will not cover adult day care or home health services. It is important to decide how much money you and your family can afford to spend.

Since adult day care and home health care help for part of the day, your loved one can still maintain their independence and continue living at home with their loved ones. Adult day care and home health care can also help give you a break as the caregiver.

Your loved one may be at the point when they can no longer live in their own home. Making the decision to move a loved one from their home to a **long term care facility** is very hard. If you do a little research before making a decision, you can save time, money and stress. There are many options available to you. Here are some things to think about when planning:

- What level of care does your loved one need? There are different options based on how much care is needed – a nursing home, a residential care facility, or simply moving in with a family member.
- How will you or your loved one pay for the care? Medicaid and Medicare or other state sponsored health plans will sometimes help with payments or cover some long term care expenses. Long term care policies also cover the costs of this care.
- Make sure all of your loved one's legal documents are up-to-date, including advance directives.

The long term care facility you choose will become your loved one's new home. It is important that their new home meets their needs, is comfortable, and provides quality healthcare.

Call the Consumer Health Action Network at 203-772-2817 or toll-free in CT at 888-873-4585 for more information.