

# 10 Frequently asked questions for Caregivers

#1 How do I know if it is time to move into assisted living and my family member or loved one can no longer live at home?

Usually, families and seniors begin to consider alternatives when it becomes difficult for the elderly family member to carry on with important activities of daily living without support and assistance from others. There are many variables and each situation is unique.

Here are a few common reasons for which a decision to move into assisted living is made:

- If the senior lives far from family, moving into assisted living may make sense simply to head off potentially dangerous isolation during a worst-case scenario, such as an earthquake, flood, or power outage of several days due to a weather event.
- A physician prescribes a move into assisted living upon determining that the senior cannot be left unattended due to a health condition requiring frequent or constant monitoring.
- Poor balance, dizziness, bad joints, and weak bones are putting the senior at high risk a fall injury. An environment constructed to minimize risk of falls and help with walking may become essential to prevent injury.
- An increase in certain “special care needs” such as wandering, incontinence, sleeplessness, tube feeding, combative and other difficult dementia behavior, assistance with transferring such as moving from a chair to the bed, or chronic need for skin care treatments.
- Memory loss and forgetfulness, especially when Alzheimer`s disease or dementia is diagnosed, becomes dangerous. The senior may forget they have food cooking on the stove, they may forget to eat, or they may forget to take medication or accidentally double dose on medication.
- Loneliness had led to depression resulting loss of motivation for activity and personal care. Living in an assisted living community can alleviate loneliness.

- The senior can no longer attend adult day care, requiring the family to provide care around the clock.
- A medical crisis or hospitalization requires a period of rehabilitation.
- A decline in the physical health of the caregiver spouse or other family member.

Some red flags that indicate that it may be time for a move to assisted living:

- Unpaid bills lying around, possibly due to any of a number of reasons, including cognitive impairment, fatigue, or depression.
  - It is especially important to be sure the senior is paying insurance bills.
  - Watch for thank-you messages from charities, especially ones asking for more money. Scam charities, and even some otherwise reputable charities, prey on older adults who have lost some cognitive function that used to enable them to be fiscally prudent. They may even forget how many times they have donated to a particular charity, donating repeatedly over a relatively short period of time.
- Accumulation of unread magazines indicating fatigue or a loss of cognitive function.
- Spoiled food in the refrigerator.
- Unexplained weight loss, perhaps due to inability to prepare meals or do grocery shopping.
- Unexplained weight gain, possibly due to an injury slowing the person down, general frailty, diabetes, or dementia where the senior doesn't remember eating and indulges in meals and snacks, or perhaps even money troubles that limit food choices to bread and pasta.
- You discover that your parent is covering up a bruise from a fall that he or she doesn't want you to see or know about.
- Disheveled appearance that may include unbrushed teeth, unwashed hair, misapplied makeup, wearing the same clothes all the time, leaving button holes left unbuttoned, and uncharacteristic facial hair or forgetting to shave.
- Vision has deteriorated to the point where ability to navigate within the household is impaired or there is a dangerous likelihood of errors in taking medications.

- Dirty kitchen with stale, expired, or spoiled food. Also, multiples of the same item like cereal or ketchup may reveal that the senior, while grocery shopping, is forgetting what they have in stock at home.
- Smell of smoke, a discarded pot or pan, or other sign of a cooking accident or kitchen fire.
- Dirty bathroom.
- Household clutter and unlaundered clothes.
- Untended lawn and plants.
- Unexplained dent or damaged bumper on the car.
- Entrance door left unlocked or open.
- Frequent complaints of loneliness or depression. Be mindful that when a friend has stopped visiting due to health problems or death, the senior may not only become lonely or depressed, but they also become more vulnerable to many other problems that otherwise would have been noticed and corrected.
- Chronic sleep loss.
- Uncharacteristic mood swings, or combative and other difficult dementia behavior.
- Medical scares happening with increasing frequency and/or slow recovery from medical problems.
- Missed appointments, dropping out of a club, missing social events, no longer taking an evening walk, not visiting the library anymore, etc.

Senior Care of Sacramento helps family caregivers put systems into place which help to avoid a crisis. Examples include the hiring of an in-home health aide, Meals on Wheels, adult day services, and a personal emergency response system in order to help keep your loved one safe.

We can also make recommendations for creating a safe environment for your loved one, such as modifying the bathroom with grab bars and removing slip and fall risky throw rugs.

Reassure your loved one that these services will keep him or her at home safely.

If your loved one is cognitively impaired or has dementia and you worry about his or her safety, please contact us. We can customize a long-term care plan for your loved one so that, in case a crisis does occur, you'll have the information you

need about community and other services in order to make good decisions about your loved one's future.

## **#2 How much does In-Home Care cost?**

Many people are under the impression that Medicare and/or Medicaid will pay for care of an aging relative. Medicare has very limited benefits to cover long-term care needs, either in at home or in an assisted living community or nursing home. MediCal, like Medicaid, is a California state-funded program typically for low-income persons, pays for partial costs of in-home and nursing home care as long as the senior's income is low enough to qualify for benefits.

The majority of costs associated with the chronic illness or disabilities of senior's are assumed by the family and/or the loved one's own private resources, or private insurance if they have long-term care insurance.

Generally the average family caregiver for someone 50 years or older spends well over \$5000 per year on out-of-pocket caregiving expenses. This does not include the actual cost of time spent caring for an aging family member.

A large number of seniors depend on help from trained professionals and home health aides to assist with personal care such as bathing, dressing, meal preparation, medication management, transportation, and light housekeeping.

Currently the average cost of a home health aide is \$10-\$12 an hour and the cost of hiring home health aides through an agency with licensed, bonded screened caregivers will be higher - somewhere in the range of \$25 per hour in California. Care is often needed 24 hours per day, and that can add up.

If you choose to hire a home health aide privately, we recommend you check with your homeowner's insurance agent to ensure there is adequate coverage for an in-home employee and with the IRS about tax implications. We recommend you consider using an In-home Health service that provides *thorough* background checks so that you avoid issues with the home health aide being untrustworthy or lazy, becoming frequently ill, quitting, or otherwise just doesn't work out.

You can purchase monthly subscriptions from companies that offer medication reminders and a personal emergency response system. These services cost \$20-\$90 per month or higher, depending on the service plan.

Meals on Wheels are available on a sliding fee scale depending on the senior's income.

Adult day services, which are very limited to a very few areas, cost from \$60 per day and higher. Some include transportation.

The average cost of a semi-private room in a nursing home or skilled nursing facility in California is \$265.00 a day and up, depending on the area and the senior's care needs.

The average length of stay in a nursing home is two-and-a-half years. After the first 30 to 90 days, the senior pays a share of costs based on their income.

Medicare provides coverage for a short-term rehabilitation stay in a nursing home or to recover from a hospitalization, but for only as long as they are making progress in their rehabilitation.

Room and board in an assisted living facility, residential care facility, or board and care home may cost more than \$40,000 annually. In addition to the cost of room and board in nursing homes and assisted living facilities, seniors also assume the cost of medications supplies and personal care items.

We can create a long-term care plan to help you explore ways to finance care and services. We can also help you with executing important documents such as power of attorney forms for healthcare and finances for seniors.

### ***#3 Am I able to be the caregiver for my loved one or am I up for this?***

Typically the family caregiver is a daughter or daughter-in-law who, in addition to household chores and managing finances, may work outside the home, with children to raise.

Everyone has his or her limits as a caregiver. It's important to respect yours.

You are responsible for providing a safe and healthy living environment whether that's in your home, their home, or an assisted living or nursing home.

It's important to remember that it's impossible to do it all. That's where Senior Care of Sacramento can help you find support from your family's friend, healthcare professionals, community services, and volunteers to fill the void.

#### ***#4 How long can I expect to be caregiving for my senior?***

Most family caregivers expect to be caregiving for at least five years, with many anticipating having to do it for 10 or more years.

Carefully consider the senior's financial resources, your emotional resources, and your community's resources. We can help in this long-term commitment by creating a long-term care plan for your senior, and connecting you to services and resources that make long-term caregiving doable.

#### ***#5 If I don't like an in-home health aide or volunteer or nurse that an agency sends me, am I stuck with them?***

Absolutely not! Call the agency and speak with the supervising social worker, explain your concerns and ask for suggestions. Personality conflicts can happen and the supervisor will work with you to find a caregiver that best meets your and your senior's needs.

#### ***#6 I am so depressed. I didn't realize I would feel this way! What can I do?***

Caregiving is a depressing experience. You are grieving losses suffered by the senior, the family, and yourself. It is important to find support, unburden your load and to have a day off regularly. Many family caregivers overlook this important part of their experience.

Call us and we will put you in touch with support groups in your area.

#### ***#7 What is respite care?***

Respite care allows caregivers to have a brief break or vacation from caregiving. Some assisted-living facilities provide this short-term care anywhere from one week to a month or more.

You can also receive respite care by having a caregiver come into your home to take care of your loved one while you leave on vacation, or just go away for the weekend.

We can help you find the facilities/Care Homes that provide respite care or we can assist you in getting professional caregivers to come in, and is based on the senior's budget and care needs.

### ***#8 What are my obligations?***

You're obligated to protect your senior from physical, emotional, and financial abuse, and to generally provide a safe and healthy living environment. A signed durable power of attorney for healthcare allows a responsible party to make financial and healthcare decisions on behalf of a family member or friend, if that family member or friend is no longer able to make such decisions.

If you do not have this document for an aging relative please contact us for a consult as soon as possible. We can provide these documents to you.

### ***#9 How do I take care of myself and provide care for another?***

In order to effectively manage this experience you must take time for yourself daily, weekly, monthly and yearly. Astonishingly, 65% of caregivers die before the person they're caring for due to the stress! If you don't take care of yourself who will take care of your loved one?

When you take regular breaks, you can cope with the stresses, myriad decisions and responsibilities. Otherwise the situation can become unbearable for your senior and your family.

Seniors can make you feel guilty when they need more than you can provide, which only makes things worse when you're already carrying around enough guilt.

Does your senior expect you to make him or her happy? That's not your job. Does your partner or spouse complain that you don't have enough time for them because you are caring for your senior?

We can help you plot out a compromise so that you have a workable schedule for your senior, yourself, and your spouse. It's important to ask for and receive help so you can minimize your guilt.

### ***#10 Who can I contact for help?***

Senior Care of Sacramento can create a long-term-care plan and help you determine what you want and need each week, then provide you with referrals to vetted services for help.

We can help you save time, energy, and money by directing you to the correct services for customizing the loved one's needs.

Do you have more questions? For example, is your loved one driving and you know it's not safe but you don't know what to do about it? Call us - we can advise you on how to correct this situation.

We will help you to obtain in-home health services in your area. We can help you find the appropriate assisted-living, board and care, or residential community, in the geographical area you prefer, that fits your senior's budget, and that also meets their needs whether they are diabetic, on oxygen, have dementia, or just looking for an Independent Living community that provides transportation, activities and socialization.

We can also assist you in preparing Power of Attorney documents for healthcare, finding veteran benefits and other financial resources, and suggest community services customized to your individual needs and circumstances.

*Contact us now - we will lighten your caregiving burden quickly!*