I’m really worried about Mom. Now what?

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What will you Learn Today?

How to identify when it is time to consider finding care for your loved one, inside or outside of the home

Different care options available.

Care costs and how they are paid for

What questions to ask when choosing a care facility.

9 Common signs more help is needed

1. Frequent phone calls to you throughout the day
2. Needing reminders to take medication
3. Missing appointments
4. Noticeable weight loss or gain in a short amount of time
5. Loss of mobility or increase in falls
6. Neglecting household maintenance
7. No longer able to perform daily tasks, such as grooming or preparing meals
8. Increased isolation from loved ones and close friends
9. Loss of interest in hobbies

How do I know what level of care is appropriate for her?

How much care does she need?

- Assistance with her medication?
- Help with her ADLs such as bathing and dressing?
- Reminders to eat? Or assistance to eat?

What are her social needs/ preferences?

- Does she enjoy being a "home body" or is she the life of the party?
- What is important to her?
- What is she interested in?

What are her medical needs?

- Is she diabetic?
- Does she have wounds?
- Does she have any injections? If so, can she administer them to herself?

How much can she afford?

- If the average assisted living cost is $3.5K-$5.5K per month, how many months can she sustain that cost?
- Does she have LTC insurance?
- Any military history?

Care Options available?

In Home Care Options

- Non-medical Home Care
- Home Health
- Hospice

Senior Living Care Options

- Independent Living
- Assisted Living
- Memory Care
- SNF
- Long-term care
- Continuous Care Retirement Community

Home Care (Caregivers)

Services:

Bathing, dressing, housekeeping, companionship, transportation, Med reminders, Meal prep, vitals recording, home safety, shopping, doctor appointments, exercises, etc.

Pros:

- Security and comfort of their own home
- Dignity and independence
- Flexibility of scheduling
- Customized care (1:1)
- Can be cost-effective for light to moderate care

Cons:

- Services & quality can vary widely
- Can become very costly if full time care is needed
- Medicare will not reimburse
- No regulation in Idaho

- ***Cost is between $25-$40/ hr***
- ***If 3 hrs per day, 3 days/wk will suffice the average monthly cost is $1,100-$1,400 per month***
- ****24-hour care starts at $18,000 per month***

**** Paid for privately or with Medicaid, VA, LTCI, or Medicare Advantage (tbd)***

Home Health

What is Home Health?

- Treatment for illness or injury
- Goal is to regain health
- Assist with becoming self-sufficient

Attributes of Home Health

- Typical length of care is 30-60 days
- Care provided in home, Independent or Assisted living facilities
- Nursing and Dietician services
- Physical, Occupational and Speech Therapy
- Bath Aid Services
- Monitoring serious illness and unstable health status
- Assistance with Injections and intravenous or nutrition therapy
- Wound care (Pressure sores or surgical wounds)
- Referral from a doctor is required

This cost is covered by Medicare, Medicaid, and Private Insurance.

Hospice

What is Hospice?

Medical care to help someone with a terminal illness live as well as possible for as long as possible, increasing quality of life.

Attributes of Hospice

–Care is provided in the home or in a facility

–Medical care, including Pain management and Symptom management

–Emotional and spiritual support as desired by a social worker and a chaplain

–Provides training for family caregivers on providing care

–Provides bereavement care and counseling to surviving family and friends

This is typically paid for under Medicare, Medicaid or private insurance

How will we know when in home care options are not enough?

- Is mom becoming unsafe in her own home, even when caregivers or family are present?
- Is the health of Mom or my health as a caregiver at risk should we continue to provide care at home?
- Are Mom's care needs beyond my physical abilities?
- Would the structure &/ or social interaction at a care facility benefit Mom?
- Cost? How much longer can we afford to keep Mom home?

Independent Living (IL)

Independent Living is a place for seniors who do not need any assistance with caring for themselves, but they are seeking a simpler way of life. IL housing typically involves an apartment style building or a gated community with freestanding patio homes. In most cases these facilities offer light housekeeping, a meal plan, social activities, and transportation options.

If a senior living in Independent Living finds themselves in need of care it is an option to bring in a homecare agency to assist with bathing, dressing, etc. This is a good option if only a few hours a day is necessary to provide the care needed. If more than a few hours a day is needed then it is more cost effective to move to an assisted living.

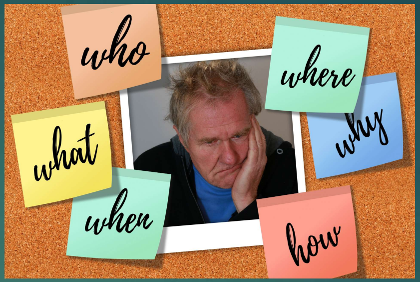
This option is paid for privately.

Assisted Living (AL)

- Assisted Living is a senior living option offered either in an apartment style setting or in a residential home where you would live with a few other people needing care and a caregiver. Assisted living facilities are licensed and monitored by state governing agencies. This option is designed for people that need daily assistance with meals, social activities, medication management, physical assistance with bathing, dressing, mobility, and transportation. The staff caring for the residents in an ALF are generally unlicensed except for maybe one licensed nurse that provides oversight for the care staff and medication management program.

- ***This option is paid for privately, with long-term care insurance, or state funded Medicaid programs.***

Memory Care



- Memory Care is under the same licensing rules as assisted living but these facilities specialize in caring for those with various forms of memory loss or dementia. These buildings are often secured, meaning there is a magnetic lock on the doors and outer perimeter with a code so the residents can not get out without supervision. The staff that work in these buildings provide all of the same services as in an ALF but they are specially trained to deal with the behavioral needs of someone with memory loss.

- ***This option is paid for privately, with long-term care insurance, or state funded Medicaid programs.***

Skilled Nursing (SNF)

- A Skilled Nursing Facility is a facility or part of a facility that meets criteria for accreditation established by Medicare. A SNF provides short-term rehabilitation and various medical and nursing procedures. A SNF is licensed and monitored by both state and federal governing authorities. This option is typically used for those that have been hospitalized for three or more days and need 3 weeks or less of skilled nursing care, to include physical, occupational, and speech therapy so the resident can regain strength and either return home or to their assisted living facility.

- ***This option is paid for by Medicare and private Health Insurance.***

Long-term Care Facility
Otherwise known as a "nursing home"

- A long-term care facility is for people that are no longer showing signs of improvement from the therapies in the skilled care facility but are still in need of the high level of assistance for everyday tasks such as diabetes management or ambulation. There are nurses and CNAs on staff 24 hours a day in LTC. Often a skilled nursing facility and a long-term care facility are provided in one building with one wing of the building providing skilled care and another providing long-term care.

- ***This option is paid for privately, with long-term care insurance, or state funded Medicaid programs.***

Continuous Care Retirement Community (CCRC)

- These campuses gather all levels of care mentioned above onto one property. Often the skilled staff (nurses and therapists) of the skilled nursing facility provide care as necessary to the AL and IL residents as well so the necessity to move as care needs change is minimized greatly.

- ***This is generally paid for privately or with LTC insurance. In other states there are CCRC communities that accept Medicaid payment as well.***

How do I choose a care facility?

Pick your top 3 facilities that meet this criteria for Mom:

- Meets her care needs
- Meets her social needs
- She can afford it (ask the financial questions listed below)
- Is a convenient location for both your Mother and her responsible party (POA)

Now call to ask these questions and set up a tour:

- Is there a room available?
- How much will it cost based on room choice AND level of care?
- If Private Pay: What Happens if a Person out lives their money? Do they accept Medicaid? If so, will you require my mom to be Private Pay for a certain length of time?

What questions to ask when touring a care facility?

QUESTIONS FOR US?

HELP IS AVAILABLE:

- ✓ Call Grannie on the Move at 208-820-4200
- ✓ Alzheimer’s Association 24/7 Helpline 800.272.3900
- ✓ Medicare’s Nursing Home Compare
- ✓ https://aging.idaho.gov/stay-safe/ombudsman/
- ✓ Local Area Agency on Aging
- ✓ HealthandWelfare.Idaho.Gov
- ✓ CaregiverNavigator.org 208.426.5899