



## A Proactive Approach to Caregiving

*You know it is time to address a loved one's care needs, but you are unsure which topics to review. This list will help you cover the important points.*

- **Health.** Discuss your loved one's health keeping in mind it is normal for family members to have differing observations. Take into account what your loved one's level of functioning was prior to the onset of advanced aging.
  - ♦ Have you noticed changes in **behavior, functioning, and mood**?
  - ♦ Identify **cognitive and functional impairments**. Can your loved one perform a multitask function such as getting a glass of water? Can he or she identify people in family photos?
  - ♦ Do you have a complete and accurate **medical diagnosis**?
  - ♦ Gather information on **medication regimen**.
  - ♦ Have **consent forms** been signed at the doctors' office to allow family members to communicate with the medical team?
  - ♦ Has a **Health Care Proxy** been appointed for someone to make health care decisions on behalf of your loved one if necessary?
  
- **Options for Care.** You and your family may have differing opinions about the care your loved one needs. You do not need to come to a conclusion after one meeting. However, you do need to make sure your loved one is safe. Discuss the different options for care that your parent may need, both now and down the road.
  - ♦ **Home Care Assistance** can fall under **Medicare-certified/skilled** and **non-medical** categories.
    - Medicare-certified care is often for situations involving a skilled need, like post-operative, wound care, physical therapy, and rehabilitation.
    - Non-medical caregivers assist with bathing, dressing, and daily activities, make meals, run errands, pay bills, assist with medication, coordinate care, research care options, and provide emotional support.
  - ♦ **Adult Day Programs** are affordable and more social options of care for many seniors.
  - ♦ **Senior Housing** includes housing communities that cater specifically to the senior population.
  - ♦ **Assisted Living Communities** are for seniors who can no longer live at home, yet do not need professional nursing care.
  - ♦ **Nursing Homes** provide care for a loved one who needs twenty four hour care.
  - ♦ **Continuing Care Retirement Communities (CCRCs)** feature a variety of levels of care from independent living apartments to nursing home care, all on one campus.
  
- **Paying for care.** There are various ways to pay for care. The type of payment can depend on the kind of care needed.
  - ♦ **Medicare** pays for care in a skilled nursing facility usually for 90 days or less.
  - ♦ **Medicaid** is available only to people with limited income and pays for nursing home care, some assisted living facilities, and in some cases home care.
  - ♦ **Long term care insurance** helps pay for long term care, sometimes in the home.
  - ♦ **Veteran's Benefits** may help pay for care if your loved one or his or her spouse is a veteran.
  - ♦ **Private pay** is most often the method used to pay for long term care. What funds are available? Can family members contribute to private pay costs?



- **Estate Planning.** It is helpful to speak with an elder law attorney to understand your loved one's assets and liabilities, and to ensure a financial and legal plan is in place in case of an emergency.
  - ♦ **Legal documents** should be accounted for, including their locations.
  - ♦ **Assets** should be reviewed, including private property or investments.
  - ♦ **Income**, such as social security or a pension, should be understood.
  - ♦ **Durable Power of Attorney** allows for someone to act on your loved one's behalf to manage financial and legal matters. Has one been appointed?
  - ♦ Is **Medicaid** an option?
  
- **End-of-life care.** Such discussions will likely be ongoing ones, as they rarely can be wrapped up in one sitting due to the difficult subject matter.
  - ♦ **Advance Directives** include legal documents such as a **living will, durable power of attorney, and health care proxy** that allow your loved one to convey his or her decisions about end-of-life care ahead of time.
  - ♦ **Hospice Care** is for terminally ill individuals with the goal to provide them with peace, comfort, and dignity by controlling pain and other symptoms. Hospice also provides services and support to families.
  - ♦ Older adults often need to create a **legacy** of how they will be remembered, which requires a time to be reflective to review past events of their life. This is also a process of letting go and can often be done verbally.
  - ♦ What kinds of **rituals** would your parent like performed at end-of-life?
  
- **Communication.** As a family, divide up the tasks and plan for ongoing communication.
  - ♦ Break up caregiving responsibilities into **manageable tasks**.
  - ♦ What tasks is each family member able to take on?
  - ♦ Make a list of all **formal and informal supports** with their contact information and for what you can turn to these individuals. Make sure the individuals on this team are reliable.
  - ♦ What is the best way for you all of you to **regularly communicate** going forward in order to share updates and remain informed?
  - ♦ Consider **mediation** if necessary. It is not uncommon for some families to need outside assistance to work through these discussions. These are difficult conversations and it is okay to ask for help! A mediator can help everyone stay on task and make sure each voice is heard.