



Preparing for In-Home Care: Proactive Solutions for the Sandwich Generation

Presented By
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It's not "like home." It is **home**.



1-866-454-8346 | www.HomeCareAssistance.com



Living Well at Home

With Personally Committed Caregivers



BALANCED CARE METHOD™



Because health-span is as important as life-span.

The elders of Okinawa live longer and healthier than any other people in the world.

The Balanced Care Method™ is based on the scientifically studied lifestyle choices of the longest – and healthiest – living population on Earth: the seniors in Okinawa, Japan. With caregivers trained in the the Balanced Care Method™, Home Care Assistance is the senior care solution with an emphasis on longevity.

The Balanced Care Method™ promotes smart lifestyle choices.

- **Diet:** A high-fiber, primarily plant-based, low protein diet that includes plenty of fruits and vegetables and foods rich in omega-3 fatty acids and flavonoids promotes good health. The Balanced Care Method™ caregivers encourage the healthiest possible diet while taking into account your loved one's dietary preferences.

- **Activity:** The more active people are, the more active – and healthier – they are likely to be in the future. The Balanced Care Method™ caregivers do all they can to help people keep their activity levels up.

- **Purpose & Calm:** Maintaining a sense of purpose and finding new hobbies or finding new ways to spend time with your loved one with purpose.

Homecare that cares for the person. We understand the importance of the connection between diet, activity, social connection in reducing stress and best life – at home and independent.

We train our caregivers in the Balanced Care Method™ to promote total independence for seniors so their longest health-span possible loved ones are where they want to be and getting the support they need.

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Seven Super Foods

Our exclusive Balanced Care Method™ focuses on nutrition. Eat these seven super foods regularly and add vital nutrients to your diet:

- Salmon** – The Omega-3 fatty acids fight artery deposits.
- Walnuts and other nuts** – Certain nuts reduce the risk of heart disease.
- Carrots** – The beta-carotene helps prevent macular degeneration.
- Eggs** – They include all the essential amino acids.
- Flaxseeds** – Evidence supports these seeds reduce the chances of heart disease, cancer and stroke.
- Blueberries** – They feature vitamins B-6, B-12 and C, along with folic acid and potassium.
- Dark chocolate** – With a high cocoa percentage (60%) this treat is full of anti-oxidants.

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When your own staff needs assistance...

We care.
And we'll be there.



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Happy To
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The Best Kept Secrets to
a Long and Happy Life

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Lily Sarafan, MS

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Introduction

- Every day, 4000 Americans turn 85. For many older Americans, chronic illness, frailty and memory loss make everyday activities a challenge
 - Not only are these older adults coping with their physical limitations, but they struggle psychologically with their loss of independence
 - According to the AARP, 9 out of every 10 seniors would prefer to age at home rather than a nursing home or other care facility. However, these older adults require frequent care and supervision
 - The aging of older adults often takes a toll on next generation, who are now faced with the care needs of their parents and their children as well as their careers and social responsibilities
 - There are over 65 million family caregivers in the United States – and 15 million of them care for a loved one with Alzheimer's



We are in the midst of a major demographic transition

- The population of older Americans (aged 65 and over) is expected to increase from 46 million today to 70 million in 2030, 98 million in 2060.
 - The 85+ population will similarly increase from 5.8 million today to almost 10 million in 2030, 19 millions in 2050.
- Recent advancements in medical technology have dramatically increased longevity by battling acute illnesses and managing chronic conditions
 - Individuals with chronic conditions, however, are as dependent as ever on support from loved ones or other caregivers
- Today, 25% of adults are caring for an aging parent – that number is expected to increase to 60%
 - We are also committing more of our time to caregiving – family caregivers provided 15.5 billion hours of care.

A challenging situation

- Most individuals become family caregivers because they don't want their loved ones to move to an institutional setting. Family caregivers spend an average of 20 hours a week on caregiving.
- But caregiving takes a toll. Over time new issues arise and your loved one needs more than a few hours of care every day. You have your children, your job and other demands on your time. You find that you're in uncharted waters and you don't know what to do.
- Family caregivers are caught between a desire to help their parents age safely at home and the countless other pressures of day to day life. It's a situation we can all relate to, and it's a situation we can all become better prepared for.

Taking a proactive approach to care for aging loved ones can dramatically decrease family stress

Anticipate

- Watch out for signs of increased frailty, memory loss, difficulty moving around and other symptoms of aging
 - Discuss preferences for long-term care solutions and make sure all family members understand their roles
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Plan

- Research various caregiving options including family support, residential facilities and professional caregivers
 - Get to know local facilities and home care agencies in advance
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Assess

- Be objective when it comes to care; mom or dad may be resistant even though they need help
- Be self-aware if you step into a family caregiving role; it is vital to realize when there is too much to handle alone

Hosting a family meeting is critical to understanding everyone's feelings and priorities

- If you recognize that your loved one is no longer as independent as before, it is important to proactively organize a family meeting
- A family meeting is an open forum for your loved ones to discuss their concerns, fears, roles and responsibilities in the aging process
- It is important to set a clear and defined agenda so that all the difficult issues are addressed
- Consider hiring a Geriatric Care Manager (GCM) to facilitate your meeting. GCMs are experienced in coordinating the aging process for families

A family meeting will ensure that all decisions are made with the support and consent of your entire family, including your aging loved one

It is important to discuss the difficult issues in your family meeting: fears, roles, finances and caregiving needs

Fears

- How is everyone reacting to the situation? Everyone has different concerns:
 - Fear of aging, losing independence and mortality
 - Fear of being overwhelmed, fear of watching your loved one age
 - Fear of potential family situations regarding care and estate planning

Roles

- Who will be responsible for financial, medical and other decisions?
- What can each family member be expected to contribute?

Financial Concerns

- How much will taking care of your loved one cost? Will somebody be forced to de-prioritize career or other responsibilities?
- What financial help is available from insurance, government agencies, etc.?
- How will the assets of your loved one be managed?

Caregiving Needs

- What does your aging loved one need?
 - Help with meals, shopping, cleaning, laundry, etc.?
 - Help with bathing, dressing, moving around, etc.?
 - Emotional and social support and a constant presence for safety?
- How much time can the family members commit to care?
- Should your loved one move in with a family member?
Should he or she transition into an assisted living facility?
- What other ways can the family help? Are there other resources?

Legal issues to consider when you have aging parents

Advance Directives

- Also known as healthcare directives, advance directives are written instructions regarding future medical care should your parent become incapacitated

Living Will

- A living will is an advance directive that takes effect when an individual is terminally ill. It provides instruction on end-of-life care management for the individual

Durable Power of Attorney

- There are two types of Power of Attorney: healthcare and financial
- A Healthcare POA gives the designated person the authority to make medical and health decisions on the patient's behalf
- A Finance POA gives the designated person the authority to make financial and legal decisions on the patient's behalf

Do Not Resuscitate

- A DNR instructs health care professionals not to perform CPR in case of breathing or heart stoppage

Anticipate and Plan: Understand Your Options

Family Caregiver

- A family member takes the primary caregiving role
- Families caregivers can appear to be a low cost option, but they make significant financial and personal sacrifices to take on the role
- Family caregivers may lack the training and experience to provide all the care their loved ones need

Facility Care

- Your loved one transitions into a care facility
- Costs for assisted living facilities can be high (\$3500-16000 per month) and care is sporadic (a 1:10 staff to resident ratio is typical)

Private Caregiver

- An independent, freelance caregiver
- While private caregivers can be relatively less expensive, bringing on a private hire carries risks including legal responsibilities as an employer, management responsibilities to oversee care and uncertainty in the event of illness, absenteeism and turnover

Home Care Agency

- A professional home care company is hired to provide caregivers, care management and oversight
- Home care agencies provide caregivers that are screened, bonded and insured as well as regular care management and reliability
- Home Care is more expensive than a private hire, although comparable with, if not less expensive than, a facility



Family Caregiver

Advantages

- Comfort: family members know the senior best and can provide comfort and emotional support
- Cost: family caregivers require no out of pocket expense, though one must consider the time and energy invested

Challenges

- Time: family caregivers must dedicate significant time to support their loved one
- Stress: family caregivers suffer extremely high burnout rates and stress-related physical and emotional impact
- Inexperience: lack of formal training can be a challenge, especially with difficult tasks such as transferring or mobility support

It is crucial for family caregivers to recognize when the burden of caregiving is taking a physical and emotional toll and seek support

The aging of America has put tremendous pressure on middle-aged adults

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- The average family caregiver spends 20 hours per week taking care of their aging parents
- 13% of caregivers spend over 40 hours per week

15%

- 15% of family caregivers are forced to quit their jobs to manage their family's needs, and many more are forced to take time off or switch to part-time work – foregoing hundreds of thousands of dollars in lost income

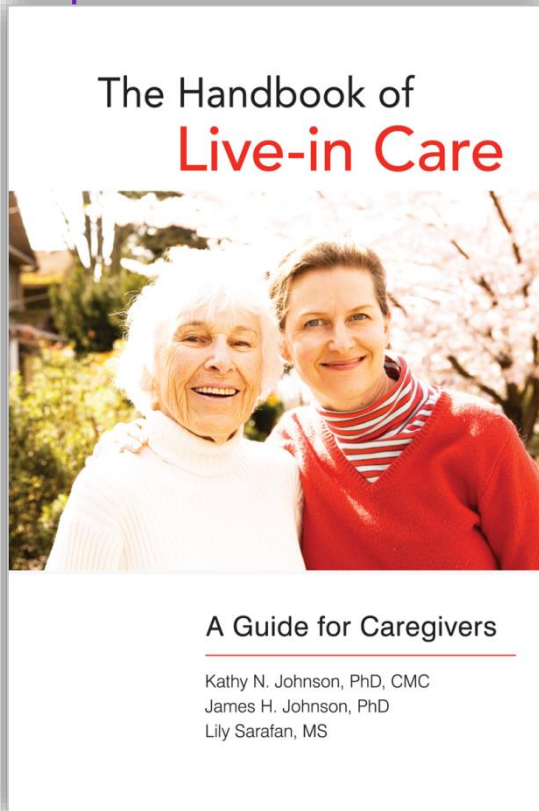
55%

- 40-70% of family caregivers have clinically significant symptoms of depression
- Even after they stop caregiving, family caregivers experience the stress and weakened immune systems for up to 3 years

If you answer 'yes' to two or more of these questions, you may be experiencing caregiving stress

- Do you feel greater overall anxiety in your life?
- Do you feel extremely tired throughout the day?
- Do you feel that your relationships with your family are weakening?
- Do you feel increased stress in your relationships with your family and friends?
- Do you feel that your loved ones make unfair demands of your time and energy?
- Do you find yourself pursuing fewer social and personal interests?
- Do you find yourself de-prioritizing your work and community commitments?

The Handbook of Live-In Care is an excellent resource for individuals providing full-time care for a loved one



- **The Handbook of Live-In Care** is exclusively published by Home Care Assistance to provide practical advice to family caregivers
- Covering everything from the psychology of homebound adults to the activities of daily living, **The Handbook of Live-In Care** is the first comprehensive guide to caregiving
- We provide the handbook as a complimentary resource for our clients and their families – contact us to request your copy today or find The Handbook and other HCA publications on Amazon.com

Senior Care Facility

Advantages

- Safety: within a senior facility, someone is always on demand in case of emergency
- Social: many facilities offer a social calendar filled with of activities and gatherings

Challenges

- Comfort: according to the AARP, 89% of seniors would prefer to age at home rather than in a facility
- Cost: though costs vary, a typical facility charges between \$3,500-\$16,000 per month for care. Some facilities require seniors to purchase a condominium unit on top of the monthly cost
- Consistency of Care: facilities spread staff across all their residents and a typical staff to resident ratio of 1:10 is typical
- Personalization: there is little scope for personalization. Seniors do not have a regular caregiver and they are no longer within their familiar environment

Private Hire

Advantages

- Financial: Costs, at least initially, may be lower

Challenges

- Burden of Responsibility: The family or senior is responsible as employer for the private hire and will have to adhere to local employment laws, including paying unemployment wages to dismissed caregivers
- Liability: Private hire caregivers are typically not bonded
- Lack of Oversight: If the private hire is unavailable for any reason, the senior can be left alone and the family may not be apprised
- Lack of Professionalism: Private caregivers typically do not have the same professional standards as caregivers from agencies and there is the risk of abuse of privileges and the private hire taking advantage of the senior
- Family Coordination: the family has to coordinate if the caregiver is unavailable or in the event of turnover

Home Care Agency

Advantages

- Personalization: a home care agency can offer the senior a consistent caregiver, available for as many hours a day as the senior needs
- Comfort: caregivers allow the senior to age comfortably and safely within the comfort of their own homes
- Expertise: agency caregivers are experienced in senior care and regularly trained. Care managers are on call to assist with emergencies
- Peace of Mind: agencies ensure that your loved ones have consistent care, provide insured and bonded caregivers and handle all legal and employment matters

Challenges

- Costs: Medicare and traditional insurance do not typically cover home care, though long-term care insurance does

Home care can provide personalized, one-on-one care to seniors in their own homes at a cost comparable to a facility



A professional home care agency can help your loved one age comfortably in their own home

- Professional home care agencies provide caregivers to help your loved ones with the activities of daily living (ADLs) including:
 - Bathing
 - Dressing
 - Meal Preparation
 - Eating
 - Ambulating
 - Toileting/Continence
 - Light Housekeeping
 - Transportation
 - Transferring
 - Medication Reminders
- These services are intended to provide older adults with the support and companionship they need to live independently. The caregivers provide safety and care for older adults and peace of mind for their loved ones



Does insurance cover home care services?

- Medicare does not cover non-medical home care. It will only cover home health care from a certified home health agency. To be approved, an individual must be homebound and have a demonstrable medical need
- Those who do qualify for Medicare home health will receive coverage that is very limited in scope, typically 2-4 hours per week for a short duration. For companionship, lifestyle or other needs, home health agencies typically refer seniors to home care agencies
- Long-term care insurance can cover the costs of home care. John Hancock and Genworth Financial, among other companies, offer long-term care insurance. There are different policies that can be designed for an individual's situation, so a conversation with an expert is recommended
- Some veterans have pension benefits that cover home care. However, these benefits are based on considerable set of conditions. For more information, contact the Veterans Administration or a certified elder care attorney



Home Care Assistance is focused on providing the highest quality of home care to our clients



Our Mission

Our mission at Home Care Assistance is to change the way the world ages. We provide older adults with quality care that enables them to live happier, healthier lives at home. Our services are distinguished by the caliber of our caregivers, the responsiveness of our staff and our expertise in Live-In care. We embrace a positive, balanced approach to aging centered on the evolving needs of older adults.

When frailty, chronic illness and memory loss make everyday activities a challenge, Home Care Assistance is here to help. Our caregivers can provide companionship, meal preparation, personal care, medication reminders, transportation and more.

- Live-In Experts. We specialize in **around the clock** care to help seniors live well at home.
- Available 24/7. Care managers are **on call** for clients and their families, even during nights and weekends.
- High Caliber Caregivers. We hire only **1 in 25** applicants and provide ongoing training and supervision.
- Balanced Care. Our unique approach to care promotes healthy **mind, body and spirit**.
- No Long Term Contracts. Use our services only as long as you're **100% satisfied**.
- A Trusted Partner. We're honored to be **Preferred Providers** for professionals in both the medical and senior communities.
- Peace of Mind. Independent industry surveys place our **client satisfaction** rate at 97%.

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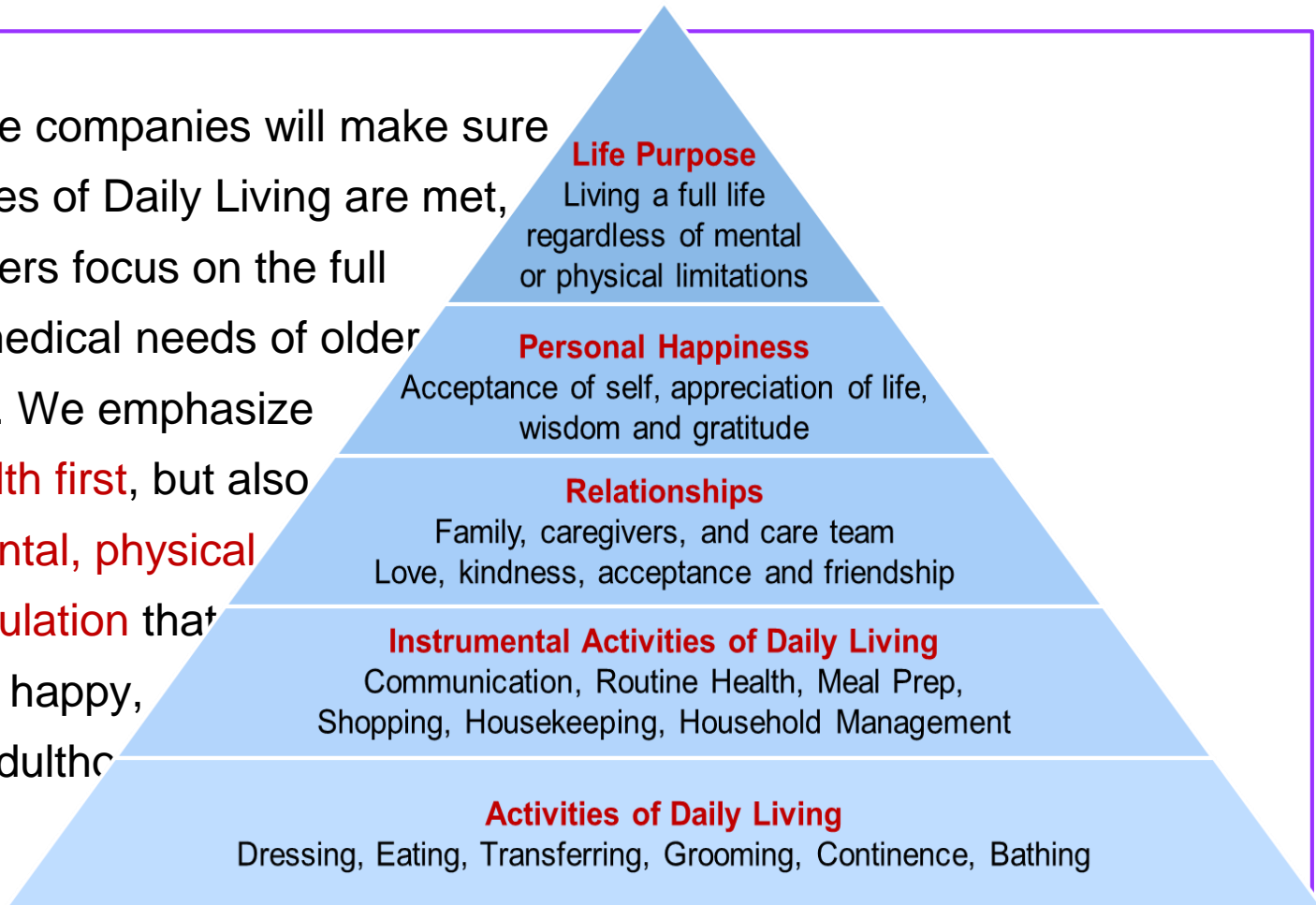
We understand the challenges of caregiving and we cater our services to support your family

- We value the relationship between the caregiver and the client. We work hard to provide a strong personality match and focus on having a core team in place. Your family can take comfort with the same regular caregivers and Client Care Managers throughout our relationship
- We offer live-in and hourly services to suit the needs of your loved ones. Our schedules are flexible and we don't add any hidden charges for change requests, night shifts, or weekends
- At ~12:1, our ratio of care managers and staff to clients is the lowest in the industry. We take the time to get to know our clients and their families and we make ourselves available on call 24/7
- We provide all our caregivers with regular training on everything from Alzheimer's/Dementia care to preventing falls and other injuries in the home. We are dedicated to providing the highest caliber caregivers



Our caregivers are trained in our proprietary Balanced Care Method to focus on health of body, mind and spirit

Most home care companies will make sure that the Activities of Daily Living are met, but our caregivers focus on the full range of non-medical needs of older and frail adults. We emphasize **safety and health first**, but also provide the **mental, physical and social stimulation** that is so critical for happy, healthy older adults.



Contact us today for a free in-home assessment or to begin your research on your loved ones' care needs

- Our Client Care Managers are on-call to discuss the needs of your loved ones or to provide you with more information about our services
 - Schedule an in-home assessment today and we will visit with you and your loved one to determine the best course of action. We evaluate everything from the client's physical and mental condition to the level of support needed, the interaction with family caregivers, and the client's personality to determine the best possible care plan and caregiver
 - Ask us for more information and we can provide you with the knowledge you need including *The Handbook of Live-In Care*, tips on choosing the right home care provider, a caregiver burden assessment to gauge your stress as a family caregiver and a guide to discussing home care with your loved ones or setting up a family meeting



Other resources

- Keiro www.keiro.org
- Little Tokyo Service Center www.ltsc.org
- Home Care Assistance/Millennia homecareassistance.com/millennia/
- Family Caregiver Alliance www.caregiver.org
- Alzheimer's Association www.alz.org
- Eldercare.gov www.eldercare.gov
- Caring For Your Parents www.pbs.org/caringforyourparents
- National Association of
Professional Geriatric
Care Managers www.caremanager.org



Thank you!

