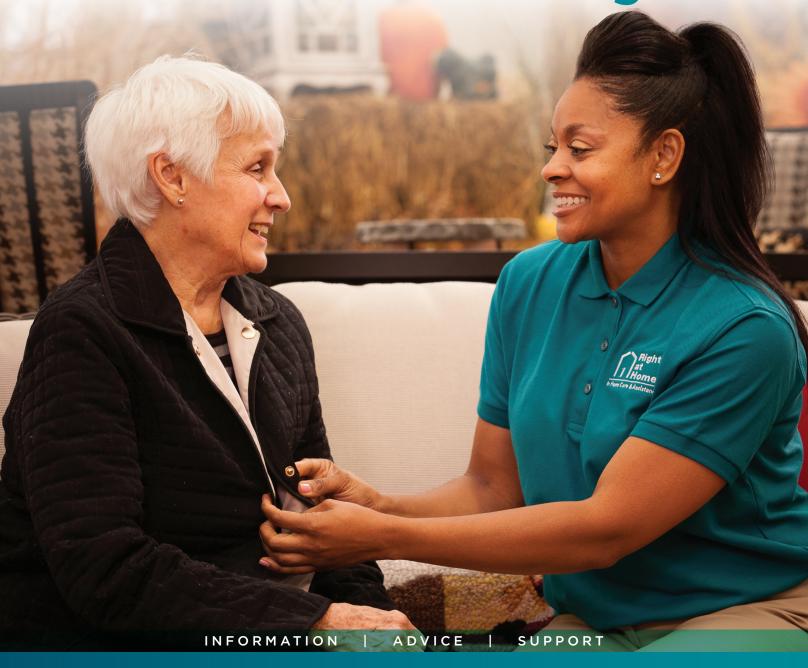


# Uncertainty



Adult Caregiving Guide



# You know your loved one needs help, and you'd be happy to give it, but ...

Sometimes that help begins to take more and more time and energy, more than your family can possibly provide. Meal preparation, laundry and housekeeping, transportation to and from medical visits, hygiene and grooming, nursing tasks—eventually the stress can take a toll on family dynamics.

If you need help, you're not alone. Whether your loved one lives next door or hundreds of miles away, Right at Home provides caregiving services for thousands of families just like yours across the nation. We can help you, too!

1-2-3

Follow the simple steps in this guide to ensure that your aging parent, spouse or friend is getting the right care that he or she needs.

# Are you an adult caregiver?

You're not alone.

- Over 16 percent of the adult American population provides care to someone aged 50 years or older.
- Someone caring for a parent has been doing so for an average of 20 hours a week for four years.
- One in three adult caregivers is also raising a child under the age of 18.
- About 70 percent of adult caregivers have to rely on help from family members, friends or neighbors.
- Spouses spend more than 30 hours a week directly caring for their loved one and are less likely to get help.
- Long-distance caregivers spend an average of nearly \$400 per month on travel and out-of-pocket expenses as part of their caregiving duties.
- There's a 20 to 50 percent greater likelihood for depressive symptoms for adult caregivers.
- Nearly 70 percent of adult caregivers take time off during the workday, while 17 percent take a formal leave of absence and 10 percent take early retirement.
- An informal caregiver is estimated to lose an average of \$25,494 in Social Security benefits because of time spent caregiving.



#### Signs Your Loved One's Needs Are Changing

It can often be hard to tell when aging is affecting a family member. Don't ignore the warning signs, because small things can add up to a larger challenge incredibly fast. If you notice certain changes in your loved one, it might be time to seek outside help:

- Withdrawal from social interactions, disinterest.
- Unusual behavior, like increased agitation, speaking loudly or little talking at all.
- · Poor hygiene or nutrition.
- Signs of forgetfulness, such as piles of unopened mail, dirty or scorched cookware, unwashed laundry.
- Mismanagement of finances—not paying bills or making unusual purchases.



To help you better understand your loved one's limitations, use the provided Needs Assessment Worksheet on the following page. Filling out the worksheet can serve as a guide as to whether or not it's time to hire a professional caregiver. If it is, the worksheet can also help your caregiver begin to understand your loved one's daily needs.

## Needs Assessment Worksheet for Adult Caregivers

This worksheet will help you and other family members determine what types of assistance your loved one needs.

ACTIVITIES OF DAILY LIVING (ADLS)			
	NEEDS		
	No help	Some help	Much help
Bathing			
Dressing			
Grooming			
Toileting			
Eating a			
nutritious diet			
Getting out			
of bed			
Getting out			
of chair			
Walking			

INSTRUMENTAL ACTIVITIES OF DAILY LIVING (IADLS)			
	NEEDS		
	No help	Some help	Much help
Using the telephone			
Shopping for personal items			
Transportation			
Managing money			
Doing laundry			
Light housework			
Preparing meals			

#### 

**CONDITIONS/FUNCTIONAL STATUS** 

	EFFECT		
	None	Some	Major
Strength			
Energy			
Bladder/bowel control			
Arthritis			
Hypertension			
Heart disease			
Diabetes			
Physical deformity			
Depression			

How do the following affect

the person's ability to function?

ENVIRONMENTAL SAFETY Which barriers can be removed or changed?			
	Limitation	No problem	Needs changed
Neighborhood	Safety		
	Convenience		
	Friends or relatives nearby		
Living Quarters	Age of dwelling		
	Roof in good repair		
	Windows in good repair		
	Siding in good condition		
	Looks cared for		
	Security and safety		
	Deadbolt locks on outside doors		
	Peephole in front door		
	Window bars or locks		
	Visible from road (no large trees or bushes block view)		
	Smoke alarms installed, tested		
	Passageways clear of wires and clutter		
Stairs	Handrails on both sides		
	In good repair and nonskid surface		
	Clearly marked		
Floors	Nonskid, level surfaces		
	Nonglare surfaces		
	No loose rugs		
Furnishings	Couch and chairs easy to use		
	Tables the right height		
	Bed easy to get in and out of		
Lighting	Light switches easy to reach		
	Important areas are well-lit		
	Light diffused from windows		
	and surfaces (no glare)		
	Passageways have night lights		
Kitchen	Lever handles on sink		
	Clean rubber mat by the sink		
	Items used often are accessible		
	Storage is easy to get to		
	No objects are over the stove		
Bathroom	Grab bars attached to studs, by the toilet and tub or shower		
	Nonskid strips in the tub or shower		
	Hand-held shower head		
	Nonslip bath mat or rug		

# Find Out What Care Might Be Right for You and Your Loved One

#### What to Do When Your Loved One Needs Care

As you notice changes in a loved one, there are a few things that you can do to help them and your family as a whole:

- Arrange for a family meeting to discuss your care options. Be sure to include the wishes of the loved one who needs care in the discussion. Use the Needs Assessment Worksheet as a guide.
- If there is a noticeable decline in thinking and reasoning in a loved one, schedule a doctor's appointment and ask the physician to test for cognitive function. And don't assume cognitive decline is an unavoidable part of aging. Some causes are treatable, such as interaction of medications.
- Have everyone in your family (including spouses) check with their employers to see if their companies offer any caregiver benefits.
- Ask the care agency for a care plan specifically based on your loved one's physical needs, cognitive needs and goals.
- Have a family member accompany your loved one to as many medical appointments as possible. This allows them to serve as another set of eyes and ears, and become a patient advocate if necessary.
- Use the Home Safety Checklist.

#### **Home Safety Checklist for Adult Caregivers**

Use this checklist to make sure that your loved one's routine is as beneficial as possible and that their home doesn't pose health or safety hazards. By going through the checklist, you can significantly reduce harm that may come to a family member as you decide on your approach to care.



#### General

- Find someone to check on the individual daily.
- Schedule vision check.
- Discuss medications with physician to determine effects on balance.
- Establish light exercise routine.



#### **All Rooms**

- No loose carpeting or rugs without nonslip backing.
- Traffic areas free of furniture.
- Electrical cords and other wires taped against walls.
- ☐ Bright lighting with switches and functioning bulbs.
- Telephones placed at height that can be reached from floor.



#### Stairs and Inclines

- Keep free of items.
- Plenty of room to move at top and bottom.
- ☐ No loose carpeting or edges to catch on.
- ☐ Handrails securely attached and at proper height for user.
- Proper lighting on all steps, switches at top and bottom of stairs.



#### **Bathroom**

- Grab bars near tub, shower and toilet located and mounted properly.
- Nonslip surfaces in tub or shower.
- Night light.
- Rugs or bathmats with nonslip backing on floor.
- Shower/tub bench or seat.



#### **Bedrooms**

- ☐ Bedside table with non-tip lamp and room for eyeglasses.
- Clear traffic area from bedroom to bathroom.
- ☐ Comfortable, sturdy chair to aid in dressing.



#### Kitchen

- ☐ Items placed where they can be reached without use of stool.
- Area to sit during food preparation.
- ☐ Flooring free of cracks, splits or up-turned edges.



## Right at Home Can Help by **Providing the Right Care**

Once you determine that you need outside help, we're happy to give you our assessment and create a Custom Care Plan to fit your loved one's needs and your requirements. We offer caregiving services for almost any family and practically any situation. Our in-home care lets loved ones enjoy healthy lives in the comfort of a familiar environment. We're thorough, professional, committed and flexible, and we can give you the peace of mind you deserve.

#### **Our RightCare** is The Difference. In Home Care & Assistance



We exceed your expectations by providing the right care every time with the reliability and quality of an international system. We are the Right People doing the Right Things the Right Way for the Right Reason.



#### **RightPeople**

The personal care of a friend with dedicated local owners and trained, committed and compassionate caregivers.



#### **RightServices**

The care they need when they need it with a wide range of services and flexible scheduling.



#### **RightApproach**

A personalized Care Plan managed by professionals with caregiver matching based on



#### **RightMission**

A resolute passion to improve the quality of life for those we serve means peace of mind



#### **Custom Care Plan**

When you call us we'll ask questions to form a basic needs assessment, then set up an in-home visit. After our initial meeting, we develop a Custom Care Plan tailored to your loved one's specific needs, and make detailed recommendations on services. We then review the Plan with you in detail and modify it as you and your loved one see fit.

#### **Caregiver Matching**

Once you approve the Custom Care Plan, we match your loved one with the most appropriate caregiver possible by considering numerous factors: services needed, interests, and the personalities of both caregiver and client. Of course, if you ever have any concerns about a specific caregiver, we can promptly arrange a replacement.

#### **Quality Care**

Every Right at Home caregiver goes through an extensive interview process, including background and reference checks. Caregivers are trained and bonded/insured before ever caring for a client. Then, local supervisory staff visit your loved one's home periodically to ensure things are going well and that caregivers are following the specifics of the Custom Care Plan.







#### **Special Care Situations**

Caring for a loved one who has special needs due to an illness or injury can be overwhelming, which makes Right at Home perfect for either full-time care or respite. We have the right people to helpcaring, compassionate and trained caregivers who can accommodate numerous special physical and mental situations.\* We have the right services, so you can rest assured that we can deliver the care required, when it's required. And, we have the right approach, which means your loved one will receive a customized care regimen that takes their special needs and their environment into account. Some of these special care situations include:

#### Alzheimer's and other dementia

Most Alzheimer's patients—particularly those in the early and middle stages of the illness—can be cared for at home. In fact, more than half of all diagnosed Alzheimer's patients continue to live in home settings. Right at Home's services offered to those who suffer from Alzheimer's include:

- Continuity of daily routines and schedule.
- · Freedom to move about in a familiar, unrestricted space.
- Minimization of stress that can aggravate symptoms.
- · Daily orientation to time, place and people.

#### Osteoarthritis

The inability to perform simple, daily tasks with ease can lead to frustration and depression. But in most cases, people with osteoarthritis can lead full, active lives by properly managing the condition. Right at Home can help alleviate some of the pressures of daily living by offering:

- Light housekeeping and laundry.
- Assisting with recreational activities.
- · Meal preparation.
- · Shopping.

#### Hypertension/stroke recovery

Lifestyle changes are the best strategy for controlling and preventing high blood pressure. For seniors, this often means a combination of light exercise and medication. Right at Home can prepare a customized hypertension program to promote a healthier lifestyle, including:

- Development of a light exercise schedule.
- · Monitoring and everyday health reminders.
- Healthy meal planning and preparation.
- Shopping and errands.

#### **Diabetes**

If your loved one is one of the more than 20 million Americans who suffer from diabetes, Right at Home can help manage the disease through:

- Education about what affects blood glucose levels.
- Development of a light exercise schedule.
- Shopping and errands.

- Healthy meal planning and preparation (diabetic-friendly).
- Monitoring and everyday health reminders.

#### Heart disease

Right at Home has extensive experience in prevention and care when it comes to managing heart disease. We can customize a program for your loved one that includes:

- Developing/implementing a heart healthy diet.
- Shopping and errands.
- Help with daily activities.

- Monitoring and everyday health reminders.
- Assistance with physician-prescribed exercises.

#### Neuromuscular diseases and disorders

Neuromuscular conditions are complex because they can affect both motor skills and cognition. Regardless of the particular disease/disorder or the extent of its progression, Right at Home caregivers can help by offering:

- Safety supervision.
- Help with daily activities.
- Help getting ready for an outing.
- Monitoring and everyday health reminders.
- Light housekeeping and laundry.
- Cognitive stimulation.

#### Cancer recovery

Many cancer patients feel more comfortable receiving care at home so they're not separated from family, friends and familiar surroundings. But cancer is a condition that can change relationships and require families to address new issues.

In-home care is often a great way to alleviate some of the pressures of family caregiving when it comes to cancer, allowing you to focus on emotional support instead of the details of daily activities. Right at Home caregivers can help with any of the care services, as well as supplement any hospice care.

#### Hospice/palliative support

Whether you and your family are simply trying to relieve someone's pain during a serious illness or whether you're trying to provide end-of-life care, it can produce a lot of stress for family members involved in caregiving.

Right at Home can give you and your family a respite from the daily tasks that seem to build. From light housekeeping to meal preparation, Right at Home caregivers can provide support during trying times. In addition, we work with hospice and palliative care agencies to further support your needs and those of your loved one.

#### Mental health

Regardless of age or physical ability, some people who suffer from mental health disorders become homebound during their recovery. Anxiety, Post-Traumatic Stress Disorder (PTSD) and depression can all easily affect entire families, not just those who are diagnosed.

Right at Home can provide numerous services that help families do more than just survive a loved one's struggle with the effects of a mental health disorder. We can be a large part of helping a family thrive on their path of recovery. We can also help when mental health is a concern for seniors who are coping with the reality of becoming homebound.

#### Traumatic brain injury

Tragically, families sometimes find themselves coping with the unexpected effects of a sudden injury to the brain. These traumas can be minor and take time to heal, or major and be a lifetime injury.

Whether it's helping a family establish new routines immediately after the injury or providing respite to families who have established a system of care, Right at Home has numerous services that can help. Refer to the back of this guide for services near you.

#### Paraplegia/quadriplegia

These disabilities (whether from birth or due to an accident or illness) have a lifetime impact upon those suffering from the disability and the family caregivers as well. The burden of caregiving in these cases is typically overwhelming and outside assistance is required.

Our caregivers can provide support to the family members in the form of respite care, as well as helping someone adjust to a new living situation directly after a spinal cord injury. They can also help with many instrumental activities of daily living.

#### More Resources

#### **Resources and Options Available** to Adult Caregivers

Making the choice to provide formal care for a loved one is a brave and difficult decision, but you don't have to do it alone. There are resources available in most communities that will help you undertake the task of finding care for an elderly or disabled loved one.

#### If I want my loved one to be cared for at home, what are my options?

A trusted family member, friend or neighbor could be a cost-effective option. And you could always hire additional paid caregivers to supplement care. However, if you hire an individual who isn't associated with a home care agency, keep in mind that you assume employer responsibilities. Most homeowner's insurance policies exclude injury to privately hired caregivers, and many of those caregivers aren't bonded or insured, so you'd be legally and financially responsible for many of their actions and responsible for the tax obligations.

You could also hire a private duty home care agency to provide services for your loved one. You should ask for proof that they perform background checks on their caregivers, as well as any required licensing. They should inform you of how they train their staff and whether or not they have 24-hour emergency scheduling services.

If your loved one doesn't require too much physical and medical care, many areas have adult day care centers. These are often a lower-cost option than private home care services.

#### How do I pay for home care services?

Medicare, Medicaid and most employer-sponsored HMO and PPO plans will only reimburse you for intermittent visits from a home care nurse on a temporary basis and only when your loved one has a specific qualifying medical diagnosis. In general, these types of insurance policies are not designed to pay for ongoing, hourly caregiving services that are classified as "Long-Term Care." (Use the Official Medicare Eligibility Tool at www.medicare.gov/LongTermCare/Static/ Medicare.asp to learn more.)

That said, there are many other financial options available to you in order to pay for ongoing care services:

- Long-term care insurance
- Reverse mortgages
- · Employer-sponsored Health Savings Accounts (HSAs) or Flexible Spending Accounts (FSAs)
- Family trust funds
- Employee-sponsored caregiving stipends, such as "Backup Care" programs for employees who are adult caregivers and travel for work
- Workers' compensation insurance
- · State-subsidized home- and community-based services. often referred to as "Medicaid Waiver" programs (Age and income qualifications apply.)
- · Veterans Aid and Attendance
- · Catastrophic auto insurance

#### **Powers of Attorney**

Terms and formats differ from state to state, but there are typically two types of powers of attorney. One is for managing finances, the other for managing healthcare.

# Healthcare Power of Attorney

Healthcare power of attorney becomes active only when an individual is so ill that he or she can't make or communicate a healthcare decision to his or her physicians. For example: if someone goes into a coma, that person's agent has power of attorney to make medical decisions for that person. Likewise, if a person develops dementia which impairs the person's understanding and judgment, a power of attorney would be consulted for medical decisions.

Family members are not given powers of attorney by default. Most state laws are quite vague about who is permitted to make medical decisions for another person. A valid power of attorney clarifies the decision-maker for physicians. And when issues such as life support or terminal illness are involved, clarification becomes incredibly important. More than one agent can be named. If this happens, there is typically an order assigned to agents in terms of who's contacted and when.

# Financial Power of Attorney

Financial power of attorney allows a person to nominate a person (or persons) to manage legal and/or financial matters. Once a power of attorney is executed, both the person and his or her agent have access to the person's finances. They share authority to manage the finances – but the person retains ownership of the assets.

To nominate agents for financial powers of attorney, you can often use simple state-approved "short forms" or a person may state in lengthy text the exact powers being granted. The best solution depends on the individual situation.

To learn more about power of attorney, contact an elder law attorney in your area through the National Academy of Elder Law Attorneys (www.naela.org). Laws regarding power of attorney are different in every state.



#### Questions to Ask When Hiring a Caregiver

If you decide on home care, there are several questions you should ask the home care agency to ensure your family and loved one remains safe, healthy and happy:

- If the caregiver becomes ill, goes out of town or is otherwise unavailable, what are the alternative arrangements?
- Who pays the caregivers' federal and state taxes, Social Security (FICA) and unemployment insurance so our family is not legally responsible?
- Can you verify that the caregivers are legally able to work in the United States?
- How do you document that your services were indeed completed?
- If the caregiver is injured at a client's residence, who is responsible? (Many homeowner's insurance policies exclude injuries to "domestic employees," so the caregiver should be covered by workers' compensation insurance.)
- Do you perform criminal background checks and state abuse registry checks? Do you check caregivers' references from prior work history?
- Are you bonded/insured in case of injury or theft?

#### **Adult Caregiving Resource Links**

Aging	Caregiving	Health/Medical	
American Society on Aging www.asaging.org	Right at Home Newsletter www.caringnews.com	Alzheimer's Association www.alz.org	
National Council on Aging www.ncoa.org	Caregiver Support Services www.seniorcaregiver	American Association for Respiratory Care	
National Resource Center on Nutrition, Physical Activity and Aging	support.com  Direct Care Alliance www.directcarealliance.org	www.aarc.org American Cancer Society www.cancer.org	
nutritionandaging.fiu.edu  National Association of	Family Caregiver Alliance www.caregiver.org	American Diabetes Association www.diabetes.org	
Area Agencies on Aging www.n4a.org	National Alliance for Caregiving www.caregiving.org	American Heart Association www.heart.org	
National Association of Professional Geriatric	Caregiver Action Network www.caregiveraction.org	American Lung Association www.lung.org	
Care Managers www.caremanager.org	National Guardianship Association	American Stroke Association www.strokeassociation.org	
Government  Administration on Aging	www.guardianship.org Home Care Association	National Parkinson Foundation www.parkinson.org	
www.aoa.gov  Centers for Medicare and Medicaid Services	of America www.homecareaoa.org ThirdAge	National Alliance for Hispanic Health www.hispanichealth.org National Organization on Disability www.nod.org	
www.cms.gov	www.thirdage.com		
U.S. Government/ Senior Citizens' Resources	AARP Caregiving Resource Center		
www.seniors.gov United We Ride www.unitedweride.gov	www.aarp.org/home-family/ caregiving	American Hospice Foundation www.americanhospice.org	

#### **Care Services**



#### Companionship/Homemaking

- Safety supervision
- Transportation and errands
- Socialization
- Cognitive stimulation
- · Home monitoring

- · Cooking and grocery shopping
- Light housekeeping
- Organization
- Laundry services
- Respite care for family caregivers



#### Physical Assistance

- Ambulatory assistance
- Dressing
- · Positioning in chair or bed
- Transfer between bed and chair
- Wheelchair assistance



#### Hygiene

- Bathing and showering assistance
- · Bed baths
- Grooming

- · Shaving with electric razor
- · Oral hygiene
- · Toilet and incontinent care



#### Wellness

- Light exercise program development
- Healthy meal planning and preparation

- Everyday health reminders
- · Safety supervision
- Cognitive stimulation



#### Skilled Nursing

- Visiting nurses
- Setup and administration of daily health needs
- I.V.-related therapies and administration
- Insulin injections

- Wound care
- Dressing changes
- Catheter care
- Ostomy/colostomy care
- Tube-feeding assistance
- Skilled hospice support

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