

Navigating The Senior Care Maze



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Agenda for this Evening ...

- Current realities in getting information about senior care
 - How the internet has changed things – pros and cons
 - Types of professionals – what they do and what they cost
 - How to select a professional senior living advisor
- How to assess your family's needs
- Appropriateness of different care settings
- Costs for care, and who pays for what

Current Realities in Getting Information About Senior Care

- In the world of senior care getting information is difficult.
- The Internet is the new Wild West. It is often controlled by for profit companies, disguised as free information sources.
- In order to get guidance, we give information to complete strangers, and trust automated systems to help us through difficult choices.
- We usually need very specific help and get a laundry list of options that may or not apply to us.
- Often the individuals employed by on-line venues cannot address local issues, as they work remotely.
- These employees often have high turnover and may not be experienced in their field.
- The companies may limit the options their employees can provide, or incentivize them to guide “customers” to certain solutions.

Types of Professionals – What They Do and What They Cost

- **Doctors, Nurses, and Other Healthcare professionals** – primarily responsible for advising on health issues but generally not well-versed about care settings
- **Geriatric Care Managers** – professionals who work with the family to consult on issues of care. They will meet with the family and assess the situation. They can offer regular meetings with the senior, and work to oversee home care or care in a facility. They are paid hourly for their time, usually around \$150/hr. Some are affiliated with organizations that provide continuing certification. Often they have Masters Degrees in Social Work or a related field.
- **Home Care Company Care Managers** – they may be nurses or care consultants who will review the care needs of a prospective client in order to provide home care. Often the Care Management and oversight of caregivers is part of the service that you pay for when you use their service at home. Hourly rates for home care are approximately \$20/hr. and up.
- **Senior Living Advisors / Referral Agents / Eldercare Advisors** – These individuals vary widely in expertise and knowledge. Their primary focus is finding the best placement option for seniors who can no longer safely live at home.

How to Select a Professional Senior Living Advisor

- Were they referred to you by a professional in the industry, friend, or reliable source?
- How many years have they been doing this work? About how many families have they worked with over the years?
- What is their background?
- Do they have an RCFE Administrators Certification? Graduate Studies, and/or related work experience?
- Are they well-versed in the community where you are seeking help?
- Are they knowledgeable about local resources? Do they participate in the community locally to keep current?
- How comfortable do they make you feel about exploring the situation together?
- Is the assessment process a give and take? Is it organizing your thoughts, and providing you with a broader perspective of your situation?
- How forthright are they about how they are compensated?
- When you tour communities are they well-known and respected?
- Are they as passionate about their work as you are about doing the best job you can for your family member?

How to Assess Your Family's Needs

- An assessment should go well beyond the basics of necessary care. A skilled advisor will make you stop and think about the big picture.
- What are the medical constraints, and what does this tell us about the appropriate care settings, and licensing restrictions?
- Where is the support system for this person – family, friends, doctors?
- Who is this person, and who were they before they started needing care? Are there any past activities that they would be able to regain if they were in a different environment?
- What are the funding sources available to fulfil their needs? Would they qualify for any government funding, Veteran's benefits? Do they have Long Term Care Insurance? What are the savings, property, restrictions, etc.?
- Are there family dynamics to be considered? Would an outside voice help mediate the situation?

Appropriateness of different care settings

- ***Senior Apartment Buildings***
- ***Retirement/Independent Living Communities***
- ***Assisted Living Communities***
- ***Adult Residential Care Homes***
- ***Dementia/Alzheimer Specific Communities***
- ***Skilled Nursing Facilities***
- ***In Home Care***
- ***Adult Day Care***
- ***Respite Care***

What type of resident lives at a Independent/Retirement Living Community?

- Average age is 80
- Fairly active seniors
- Some still drive
- Like the option of not having to cook
- Retirement Living Communities don't offer any health services or personal care done by employees of residence.
- Private pay: Month-to-month rentals, rates range from approximately \$2,500 to \$6,500/mo.

MARY



- 73 years old and widowed
- Eyesight declining; doesn't drive at night
- Loved to socialize, but lonely in her 3-bedroom home
- Cooking has become a chore instead of a pleasure

Services in Independent/Retirement Communities

- Weekly housekeeping
- Linen laundry
- Paid utilities
- Kitchen or kitchenette
- 3 meals a day, restaurant style
- Transportation to doctors, stores, banks, etc.
- Onsite & Offsite Activities – book club, bridge, swimming, gardening club, dances, theatre trips, and more

What type of senior needs Home Care services?

- Seniors who prefer to remain in their own home, but cannot do so without supportive services.
- 3 hours to 24 hours per day.
- Services generally offered are:
 - Assistance with personal care
 - Companion service
 - Meal preparation
 - Medication assistance
 - Monitoring of vital signs
 - Prescribed exercises
 - Light housekeeping and laundry
 - Transportation services
- Rates are \$17-\$26 per hour
- New rules for sleepovers or 24 hour care.

Joe & Ruth

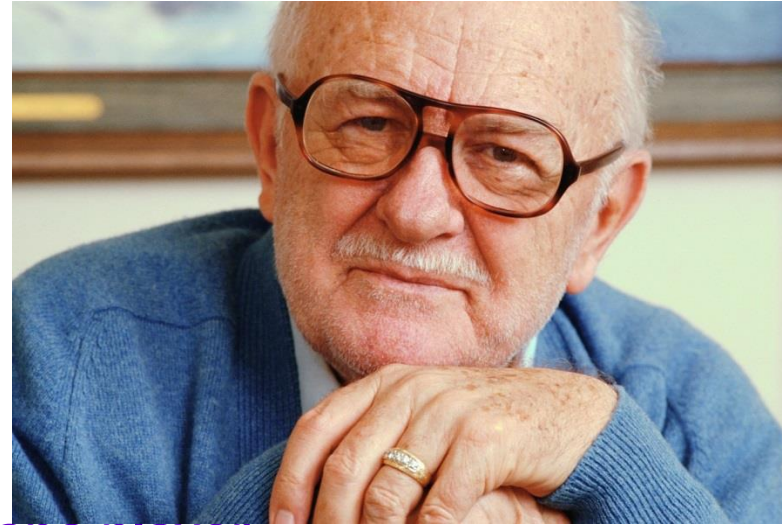


- Early 80's
- Keeping up their home is getting difficult
- Enjoy living at home and like their neighbors
- A recent fall for Joe makes them nervous about him slipping in the shower
- Ruth has arthritis and trouble dressing

What type of resident lives at an Assisted Living Community?

- Average age range is 80-95
- Can no longer live safely on their own
- Require assistance with one or more activities of daily living
- Some may show signs of forgetfulness
- Assisted living residents must be able to actively assist with their transfers
- Month-to-month rentals; private pay including Long Term Care insurance and VA benefits
- All-inclusive rates are approximately \$2800 to \$10,000 per month, depending on size of apartment and level of care

Kenneth



- 77 years old
- Former engineer and lifelong piano player
- Diabetes – oral medication
- Minor memory loss, which has resulted in leaving the stove gas on a few times, and not taking medications properly
- No longer driving
- Uses a cane and walker
- Needs a little help with dressing
- Alone frequently





Services Offered in Assisted Living

- **Personal Care Assistance- dressing and bathing, medication management, escort to meals**
- Weekly Housekeeping
- Linen laundry
- Paid Utilities
- Usually private rooms if single; occasionally some shared rooms
- Kitchenette
- 3 meals a day, restaurant style
- Transportation to doctors, stores, banks, etc.
- Onsite Activities – movies, billiards, music nights, poker, and more!



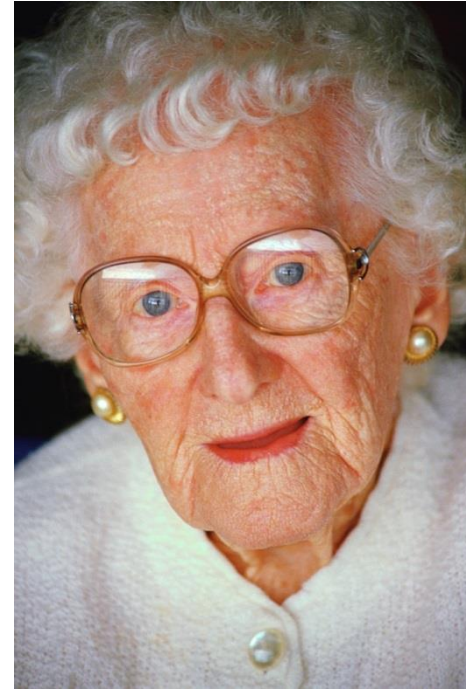


What Type of Resident Lives at a Dementia/Alzheimer Specific Community?

- **Have primary diagnosis of Dementia/Alzheimer's Disease**
- Need consistent reminders, prompting or assistance for bathing, dressing, grooming, feeding and toileting.
- Have behaviors that prohibit them from safely living alone or with family, i.e., wandering, anxiety and aggression
- Month-to-month rentals, private pay/Long Term Care insurance
- All-inclusive rates approximately \$3,500 to \$10,000 per month.

Lorraine

- 84 years old
- Diagnosed with Alzheimer's
- Might wander from home
- Has very little short term memory
- Does not sleep through the night
- Needs reminders to bathe, dress, and sometimes, to eat
- Husband can no longer provide the level of care she needs and is getting worn out from trying to care for her and for himself.
- He is getting ill trying to care for both of them.



What Type of Resident Lives at an Adult Residential Care Home?

- Average age range 85 - 95
- Prefer a more home-like setting
- Require more hands-on assistance on a regular basis.
- Residents may have mild to advanced dementia, but do not require a secured environment.
- Adult Family Homes will determine a monthly rate, taking into account personal care needs.
- Cannot require IV care or advanced wound care and they can assist the resident with eating.
- Month to month rentals; private pay, Long Term Care insurance
- All-inclusive, rates \$2,500-\$8,000 per month







More About Small Adult Residential Care Homes

- 4 – 6 residents
- Usually 2 caregivers
- Great for those with significant physical care needs
- Good choice for those with Alzheimers on a limited budget
- Personal Care Assistance
- Laundry and Housekeeping
- Private or shared bedroom
- 3 meals a day and snacks
- Limited Onsite Activities – movies, games, cards, crafts, ...
- Transportation to doctors, and sometimes to outside activities
- Provide an environment in which to age through end of life, including hospice care

What Type of Senior Needs A Skilled Nursing Facility?

- Seniors leaving the hospital who require rehabilitation services such as physical therapy or speech therapy.
- The following situations may indicate the need for skilled nursing care:
 - SEVERE Wound care
 - IV care (sometimes)
 - 2 person transfer or use of a Hoyer Lift to transfer
 - Cannot feed themselves with assistance, or require a feeding tube
 - Frequent injections.
- Seniors who financially qualify for Medi-Cal.
- Most accept Medicare and Commercial Insurance, Long Term Care insurance/Medi-Cal and Private Pay residents. Rates \$6,500 to \$10,000 / month



What type of senior needs Adult Day Care?

- Those living with family and because family works during the day, cannot be left alone due to health or safety issues.
- Those who have care providers who need a break once in a while.
- Seniors who need daily meal preparation, diet monitoring and medication administration assistance.
- Seniors who may be depressed and need activity and socialization.
- Seniors with mild memory impairment.
- Rates are generally based on participant's income, or private pay rates.

What type of senior needs Respite Care services?

- Seniors who live with a family member who is their primary caregiver and that family member must go away for a period of time.
- Seniors looking to sample a residential care community before making a decision to move in permanently.
- Seniors who have recently undergone rehabilitation services.
- Rates are all inclusive, communities provide a fully furnished apartment or bedroom in an RCH with all of the amenities for a daily rate that ranges from approximately \$100 to \$250 per day.

Costs for care, and who pays for what

- Costs for care have increased dramatically over the past 5 years. Home care costs and Assisted Living costs have increased along with labor costs, and consolidations in the assisted living world. People are living longer and the increase in demand is making it more competitive.
- No one knows what the future will bring in terms of government funding of our healthcare needs.
- It is appropriate to make sure you have selected the most appropriate setting for care. It also means reviewing the situation regularly, and preparing to downsize as appropriate. This may mean moving to a smaller apartment in a residential setting, or from an assisted living to a small board and care. It may also mean sharing a room, or moving to a less expensive area.
- Whatever changes lay ahead, someone you trust should be there to help you navigate your choices. Hopefully when you have a trusting relationship with an advisor over time, they are there for you.

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