



**Elder Care Resources Handbook  
Texas Christian University  
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# **Elder Care Resources Handbook**

## **Texas Christian University**

### **Introduction**

The majority of us will find ourselves functioning as a caregiver for an aging friend, relative and/or parent one or more times during our lifetime. This role materializes overnight and most of us are not equipped with sufficient knowledge about the process to feel confident we can do the job. The purpose of this handbook is to provide resources and information to help you through this challenge.

Statistics on aging are overwhelming. The average age of the TCU full-time faculty and staff is 49.3 years. An increasing number of these faculty and staff face the challenges and responsibilities of caring for an aging family member or friend. Given these demographics, it is important that TCU offer elder care initiatives to assist faculty and staff who are currently or who will soon be caregivers for family members. The following statistics give a picture of the business impact of working caregivers. This data is from the national studies by MetLife Insurance, National Alliance for Caregiving, and LifePlans, Inc. 1997-2001.

1. US business has lost between \$11.4 billion and \$29 billion in retention, absenteeism and productivity due to elder caregiving.
2. More than 14 million US workers care for aging family members.
3. An estimated 7 – 10 million adult children are caring for their parents from a long distance.
4. 64% of caregivers are employed full-time or part-time.
5. Elder caregiving impacts an employee's ability to work and to advance their career.
6. 11% of caregivers took a leave of absence
7. 7% reduced their work hours
8. 3% turned down a promotion
9. 10% took early retirement or quit their jobs
10. 44% of Americans between the ages of 45 and 55 have aging parents or in-laws as well as children under 21.
11. Nearly 25% of US households (more than 22.4 million) have at least one adult who has provided care for an elderly person at some point in the last 12 months.
12. Nearly two-thirds of Americans under age 60 think they will have elder care responsibilities in the next ten years.

The Elder Care Resources Handbook for TCU was compiled from numerous sources to help provide information and identify resources that are available to help faculty and staff make informed elder care decisions. Whether it's choosing an assisted living arrangement or dealing with the complexities of social security income, this handbook provides practical tips and solutions to these complicated aging issues.

Throughout this manual you will find listings of websites and/or agencies designed to help you through this process, check lists to help with decisions that have to be made and a list of issues that you will need to consider before you make important decisions about an aging loved one.

## **What Is A Caregiver?**

“There are only four kinds of people in this world. Those who have been caregivers, those who currently are caregivers, those who will be caregivers, and those who will need caregivers.”

Rosalynn Carter

Employees do not always recognize their role as a caregiver nor are they aware of the help that may be available in the community to assist an older person. Ask yourself some questions.

1. Am I concerned about the safety or welfare of an aging relative or friend?
2. Do I help an older person from time to time with household tasks such as grocery shopping, paying bills, or house cleaning?
3. Am I providing personal care such as bathing, feeding or grooming to a parent or older person?

If you answered yes to any of these questions, you are a caregiver. Caregiver is a term describing a person who is concerned about or provides assistance to another because of physical or mental limitations.

TCU’s Employee Assistance Program (EAP) may be helpful in assisting you with problems or concerns you may be experiencing as a caregiver. An EAP counselor also can direct you to the appropriate resources that will help your parent or older person.

Employee caregivers can find other services, sources of help, and emotional support on websites created by national care giving and home care associations. A listing of some of these websites and other resources has been compiled for your convenience. This listing can be found at the end of this handbook.

### **Notes:**

## **Where Do I Start?**

You will need to assemble a lot of personal and private information concerning the elderly person in order to help him or her with different aspects of their lives. This information is essential in enabling you to put together a plan to provide the kind of care your elderly person will require. The following questions are designed to help you gather information, determine and then prioritize your first steps toward putting together a plan to manage the care for your elderly person.

### **Caregiver Issues**

1. Who will be the principal caregiver? What involvement will siblings have?
2. Is communication open and honest between siblings?
3. Which responsibilities can be shared? By whom?
4. Is communication open and honest between caregiver and elderly person?
5. Do family members have required information?
6. What kind of support will you receive for your caregiver responsibilities from family members, friends, employer, church etc?

### **Loss of Independence Issues**

1. When is it time for the elder person to stop driving? How do you take away the car keys?
2. What do you do when they can no longer pay the bills? How do you redirect control of the family finances and avoid conflict?

### **Medical Issues**

1. Has the elderly person had a recent physical? Is the attending physician skilled in geriatric medicine?
2. Has a geriatric assessment been ordered?
3. What medications are currently being taken - prescription or over the counter?
4. Talk with pharmacist or doctor to determine if any medication interactions should be avoided or not taken together.
5. Can the elderly person correctly handle his or her own medications and take them on time or does this need to be monitored by someone else?

### **Housing Issues**

1. What housing options are feasible?
2. Can the elderly person live alone? If so what safeguards have been taken to assure the safety of the elderly person?
3. Can the elderly person live with a family member?
4. Is an assisted living facility or nursing facility needed?
5. Is shared housing an option? Is a life care community feasible?
6. Does the elderly person or family have any funds available for paying for an assisted living or nursing facility?

### **Financial Issues**

1. What is the person's financial situation?
2. Is there a list of assets, their value, and their location?
3. Is there a private pension? Is it directly deposited? Where?

4. What is the amount of the social security check? Is it directly deposited? Where?
5. Are there other sources of income such as annuities, stocks, interest, IRA's, CD's safe deposit box etc.? Where is all of this located?
6. Has the elderly person transferred any assets?
7. Has someone else in the family been added to bank accounts, CD's, safe deposit box etc.?
8. What is the legal "time frame" for transferring assets before being qualified for Medicaid?
9. What debts are outstanding? Is there a mortgage, car payment, and other liabilities?
10. Is there a need to apply for Supplementary Security Income (SSI)?
11. Is medical coverage adequate? Is there supplementary health insurance, a prescription plan, long term care insurance, Medicare, Medicaid?
12. Is there an insurance policy? Where is it kept?
13. Have all the beneficiaries been updated?

### Legal Issues

1. Has anyone consulted an eldercare attorney? How do you locate an attorney?
2. Do you have any of the following documents?
  - a. **a durable power of attorney** – In the event of incapacity, a durable power of attorney gives a specified person the right to make specified decisions and carry out wishes despite the physical or mental incompetence of the elder. It terminates upon the death of the grantor or can be revoked by a legally appointed guardian or by the grantor if he or she remains competent.
  - b. **a medical power of attorney** – Gives the person you name as your agent authority to make any and all health care decisions for you in accordance with your wishes. A copy of this should be given to your physician.
  - c. **an advanced directive** – Designed to help you communicate your wishes about medical treatment at some time in the future when you are unable to make your wishes known because of illness or injury.
  - d. **authorization under CFR 164.508 Health Insurance Portability and Accountability Act (HIPAA)** – Authorizes release of protected medical or health information to named individuals
  - e. **living will** – This document is limited to directing the doctor to withhold or withdraw life-sustaining treatment should a patient be diagnosed with a terminal condition and be unable to state his or her preference.
  - f. **a will** – This document instructs how people want their property distributed after they are deceased. In the absence of a will, state law will dictate how assets will be distributed.
3. Where are all of the legal documents kept?

### End of Life Issues

1. When should you call hospice?
2. Can you discuss funeral arrangements and/or death with the elderly person? Most elderly people do not fear discussion of death.
3. Have funeral arrangements been prearranged or prepaid?
4. Is there a cemetery plot?
5. What funeral home is to be used?

6. Are there any specific wishes that need to be accommodated - inscription on grave marker, cremation, disposal of remains etc.?

**Notes:**

## Community Resources Available

The trend today is to keep older adults living in their homes as long as possible. Often there is not an immediate need for nursing home care. Many parents or older persons can remain independent, living at home with some assistance with various daily tasks.

What is available in communities throughout the United States varies from one area to another. A good starting point in determining what is available where you need the help is to contact the local Area Agency on Aging. These agencies exist in every state and can be found in most major cities. The one for Tarrant County can be contacted as follows -

Area Agency on Aging of Tarrant County  
210 East Ninth Street  
Fort Worth TX 76102  
voice: 817-258-8081  
fax: 817-258-8074  
[www.aaatc.org](http://www.aaatc.org)

The following list will help familiarize you with some of the community resources that may be available. Just remember that the extent of these services vary from one community to the next and you will need to research what is available in the area where you need the help

- 1. Adult Day Care** -Adult day care centers offer a variety of health care and social services for people who need assistance with personal care such as grooming or toileting, but not around-the-clock care. Round trip transportation may be provided to the center where people may spend a few hours or all day. Contact your parent or older person's Area Agency on Aging for information.
- 2. Alternative Care** - Alternative care provides short-term relief to people who care for a parent or older person at home. This can be for as little as a few hours or as long as several days. It may be provided at home, at adult day care centers, or at hospitals overnight. Contact your local Area Agency on Aging for information.
- 3. Alzheimer's and Dementia** – Parents suffering from Alzheimer's or dementia have special needs. There are many organizations dedicated to this specific diagnosis. Contact the local Alzheimer's Association at [www.alz.org](http://www.alz.org) or [www.familycaregiversonline.com](http://www.familycaregiversonline.com) . There is a book on the market called *Elder Rage or Take My Father ... Please!* by Jacqueline Marcell This book tells the story of one individuals struggle to help her aging parents when one is physically ill and the other suffering from alzheimers and both are still living in their home. There are numerous references, helpful tips and other information in the back of the book gathered by the author as she was working through the solution to the situation.
- 4. Area Agencies on Aging** - Area Agencies on Aging (AAA) provide access to a variety of services to older persons in communities throughout the United States. These services include: information and referral, homemaker/home health aides, transportation, congregate care and home-delivered meals, chores, and other supportive services. These agencies are located in every state however; the types of services they offer will vary. Locations of agencies in other parts of the country can be identified through the internet. The Administration on Aging located at - [www.aoa.gov/eldfam/How\\_To\\_Find/Agencies/Agencies.asp](http://www.aoa.gov/eldfam/How_To_Find/Agencies/Agencies.asp) can identify the location of agencies throughout the United States.

- 5. Case Management** - Individual case management services is a way to assess a person's total care needs by arranging for necessary services and coordinating the delivery of these services. Typically issues occur one at a time and the need for services may be very fragmented. Having someone help you coordinate the whole process can be very helpful to the caregiver. Contact your local Area Agency on Aging for information.
- 6. Home Health Care** - Home health care covers a wide variety of medical services provided by professionals such as nurses or physical therapists. Contact your local Visiting Nurses Association or Area Agency on Aging
- 7. Home Maintenance and Repair** - Home repair is offered for minor household repairs, household cleaning, and yard work. Contact your local Area Agency on Aging for information.
- 8. Home Services** - Home services include assistance with grooming and dressing, and help with meal preparation, food shopping, or light housekeeping. Contact your local Area Agency on Aging for information. This may also be available through your local Home Health Care office.
- 9. Hospice Care** - Hospice is care for terminally ill people and their families. It does not focus on recovery through medical treatment, but instead helps people cope with the physical and emotional pain of dying from a clearly terminal illness. Hospice care may be given at home or in a hospice facility, and may be provided by or supplemented by trained volunteers, as well as by family members. Insurance coverage for hospice care varies. Medicare will provide benefits to patients who are diagnosed as being terminally ill, but patients receiving hospice benefits waive their regular Medicare coverage while they are under hospice care. Contact your local Area Agency on Aging for information. You can also contact your local state hospice or home care association, the Foundation for Hospice and Homecare at (202) 547-6586, or the Hospice Association of America at (202) 546-4759.
- 10. Meals on Wheels** - Meals on Wheels is a service that delivers hot, nutritious meals once or twice a day, usually five days per week. Most home-delivered meal programs can accommodate special diets. Contact your local Area Agency on Aging for information.
- 11. Personal Emergency Response Systems (PERS)** - PERS are emergency alert button devices that are placed in the home and can be pressed to summon help from emergency response centers such as hospitals or 800 numbers. Approximately ten national companies manufacture PERS. They may not be readily available in all areas. Contact your local Area Agency on Aging for information.
- 12. Products Designed to Assist Older Adults** - There are a number of products designed to assist older adults such as bed rails, shower benches, hand rails for the bathroom, walkers etc. These may also include devices for persons with hearing and/or visual impairments and those who need help in walking or moving about. These products can be found in medical equipment rental stores or possibly through a distribution program operated by the state rehabilitation agency for the disabled.
- 13. Senior Centers** - Senior centers offer older people an opportunity to socialize and a place to meet. They offer a wide variety of social, educational, and recreational programs. Some senior centers provide transportation services. Contact your local Area Agency on Aging for information.

## Caregiver Issues

Caregivers need support from others in their life when they assume responsibilities for caring for an elderly adult. This responsibility evolves and can become very time consuming. Seeking outside or additional help is essential in maintaining a balance in your life. Support groups are available to help provide both practical and emotional support. Learning from other's experiences can frequently make the process easier. Taking advantage of the multitude of services available can also help you manage the process and provide some much needed relief. Many of the services now available are discussed in this handbook. The most important thing to remember is you cannot do it all by yourself; you need to seek out as much assistance as feasible for your situation. Strategies for caregivers include the following issues.

1. **Family** – Some elder care responsibilities can be shared by family members. Things like telephoning daily, ordering prescriptions and paying bills can be done from anywhere. They do not require the family member be living in the same physical location as the elderly adult. Analyze the responsibilities and split as many as possible up among other family members.
2. **Employer** - Talk with your supervisor about your elder care responsibilities when they reach a point they have the potential of impacting your job. The Family Medical Leave Act is available for employees to use for times when they need to be away from the job for an extended period of time. This federal law provides for up to 12 weeks of absence (paid by using sick leave and/or vacation or unpaid) during any one given year. This is contingent on securing the appropriate medical documentation from a physical and determining that you are the person who is needed in this particular situation. TCU's sick leave policy provides for use of sick leave to care for family members. You can also contact the Human Resources office who will assist you in working through this process.
3. **Support Groups** – Search out local support groups at work, at church, in your local community. Contact the Area Agency on Aging in your area to learn about these groups and when and where they meet.
4. **Available Services** – The Area Agency on Aging is a good starting place to learn about available services. They can provide information about available community services and resources, assistance in gaining access to community services and resources and provide information about support groups, education and counseling services for caregivers.
5. **Parenting Your Parent** – This is a role that is very difficult and may stress the relationship between parent and child if it is not understood by both parties and handled with sensitivity. This is especially difficult for the elder adult when he or she has doubts about his or her own capabilities. The caregiver needs to avoid stepping in and taking over without knowing the full story. Preserve the older parent's dignity and sense of autonomy whenever you can. Put yourself in their shoes and act accordingly. Be as objective as possible and avoid letting your emotions take over. They may fear loss of independence and control. Fear of going to a nursing home is very real for older people.
6. **When Do I Get Help** – Get help sooner rather than later to avoid the situation becoming threatening to the elder person's health and safety. Reassess needs every 3 months and at major life changes to adjust to changing conditions and avoid a crisis.
7. **Ask About Basic Activities** – Determine where help is needed by asking the following questions and making daily observations –
  - a. Can the elder bathe alone?

- b. Can he feed himself?
- c. Can he/she use restroom facilities alone? Is he/she continent?
- d. Can the elder walk easily around the house?

If the answer is yes to the above questions but there is trouble performing the following tasks, the elder will need less intensive support.

- a. Use the telephone
- b. Shop for groceries
- c. Manage finances and pay bills
- d. Prepare meals
- e. Manage medications
- f. Transport herself outside the home
- g. Take care of the cleaning in the home

Employed caregivers must often balance the demands of family, work, community groups and your older adult family member. As an employee, parent, spouse and/or grandparent, as well as a caregiver, you may feel pulled in many different directions. It may be hard to do everything others want you to do.

**It's All About Balance** - Depending on your finances, career goals and relationship with the older adult, you may have to choose whether to continue working or become a full-time caregiver. Physical and emotional demands may result in stress-related problems and less satisfaction with working and caregiving. Many employees caring for the elderly have not had a vacation from caregiving for a year or more. You need to find ways to take care of yourself. The following information identifies ways to balance your time.

1. **Set priorities** – Decide what is most important and prioritize everything else from there. You may need to say no even if it might disappoint others. Set priorities for your own needs, family needs, job needs and the older person's needs. You may have to limit outside interests until you have fewer demands on your time. Priorities will change from day to day and week to week, but a ranked list will help set priorities for you.
2. **Schedule separate times for everyone** – Everyone should know which time is theirs. For older persons living out of town, you might spend a week or weekend every month with them depending on their condition.
3. **Schedule a telephone hour at work** – This might be during lunch when the older person, family or doctors may call you.
4. **Invest time or money in things that will help you manage tasks** - Consider using a computer, housekeeper or other community resources.
5. **Arrange with your employer to make up time away from the office** – Try to set up a flexible schedule if your family demands seem to be interfering with your job.
6. **Accept your limitations** – Get help from another family member, neighbor or community service when you need to take a break.
7. **Make time for yourself** – Set aside time on a regular basis to be alone, take a walk, exercise or just have quiet time, even for a short period. You will be more productive, have more energy and know yourself better. Take time to be with friends or to do things that you enjoy. This will help you be a more relaxed caregiver.

**8. Keep good records** – Caregiving requires the use of many services. Working with service providers, insurance companies and others is often confusing and time-consuming. Keep track of contacts and information. Avoid relying on your memory. Make notes as you talk in person or over the phone. Keep brochures and other information provided by organizations and agencies. Keep copies of letters you write regarding services as well as those you receive. Clip and file articles about services you may need.

**Notes:**

## Loss of Independence Issues

One of the most difficult issues you will face in helping an older person realize they are going to have to eventually lose some of their independence and begin to rely on others to live their lives. You will eventually have to help your parent or loved one face some tough decisions. It may be time to discuss some of the more sensitive issues. Handling this in such a way as to preserve an older person's dignity and self-esteem is the challenge.

1. **Giving up the car** – This can be one of the most traumatic events in an older person's life. It symbolizes the loss of autonomy and mobility and can take a toll on one's social life, dignity and self-esteem. Having a straight talk that allows the elder to feel like an adult with a say in the matter provides for a better chance for success, but be prepared for anger, sorrow and resistance. You may need to get help from your parent's physician.
2. **Getting help with business affairs** – Giving up is hard to do. Preserve as much of the person's sense of autonomy as possible. Talk about the problem openly but beware of pushing too hard. Initially it may be more comfortable to have a reliable outside person perform the routine bill paying to preserve a sense of privacy. Arrangements can be made to help avoid criticism and family conflict.
3. **How long can you live in your home** – Surprisingly this may be longer than you think. There are numerous services available to help keep the elder person in her or her home as long as possible. How to keep them safe in their homes is what you will need to assess. You will probably have to introduce the subject. Talk with your parent in a non-judgmental, straightforward manner. By keeping the channels of communication open on the topic you can make these decisions together as needs change.

### Notes:

## Medical Issues

**Physical** – Discussing health issues with your parents or other elder can be difficult at times. Here are some issues that need to be addressed.

**1. Help Them Stay Healthy** – Talk to them about the importance of a well-balanced diet. Drinking enough water is frequently a concern; dehydration is common among the elderly. Encourage them to exercise regularly and play games with other adults to keep their minds active. Inquire about the last time they had a complete physical at the doctor's office. Ask if they are sleeping well. Be aware of their emotional well-being. Do you notice any shifts in behavior such as unanswered phone calls, less interest in grooming or out-of-character decisions?

**2. Schedule them for a Geriatric Assessment** – If this service is available in a facility nearby this can be a wonderful way to determine their overall condition and identify actions that you will need to be prepared to take in the immediate and near future. This service is available through the University of North Texas Health Science Center, 855 Montgomery St. Fort Worth, TX 76107. The Geriatric Assessment Clinic can be reached at 817-735-2200

**3. Know Your Parent's Medical Needs** – Find out what their physicians are telling them about their state of health. Plan to go to the doctor with them the next time they have an appointment. Should any foods be avoided? Are they taking medications as prescribed? Ask the pharmacist or doctor if any medication interactions should be avoided. Write down their prescription drugs, doctors' numbers and any allergies in case they are hospitalized.

**Medical Insurance** - The information listed below briefly describes government funded and other health insurance programs for parents or older persons. To receive further information on any of these programs contact the Social Security Administration toll free at 1-800-772-1213 or contact our local Social Security office at 817- 370-2138.

**1. Medicare** - Medicare is our country's health insurance program for people 65 or older, certain disabled people under 65, and people of any age who have permanent kidney failure. It provides basic protection against the cost of health care, but it doesn't cover all medical expenses. Medicare has parts, Hospital Insurance (Part A) and Medical Insurance (Part B). Hospital Insurance helps pay for inpatient hospital care, skilled nursing facility care, home health care, and hospice care. It is paid for by the payroll tax Federal Insurance Contribution Act (FICA) that also pays for Social Security. Medical Insurance helps pay for doctors' services, outpatient hospital services, ambulance services, diagnostic tests, therapies, durable medical equipment, medical supplies, and prosthetic devices. Medical Insurance is financed by monthly premiums paid by people who choose to enroll.

**2. Medicaid** - Many people think that Medicaid and Medicare are two different names for the same program. But actually, Medicaid is a state-run program designed primarily to help the elderly and others with low income and little or no resources. Each state has its own rules about who is eligible and what is covered under Medicaid. However, all states cover basic inpatient and outpatient medical services, and various additional services may be provided at the option of the individual States.

**3. Qualified Medicare Beneficiary** - If your parent or older person receives Medicare and has a limited income or resources, he or she may be eligible for the "Qualified

Medicare Beneficiary” - or QMB - Program. If your parent or older person qualifies, the state he or she lives in will pay their Medicare premiums, deductibles, and co-insurance. If you think your parent or older person may qualify, contact his or her state or local medical assistance (Medicaid) agency, social services office, or welfare office for information.

4. **Medigap** - Medicare provides basic health care coverage, but it doesn't pay all medical expenses, and it doesn't pay for most long-term care. For this reason, many private companies sell insurance to fill the gaps in Medicare coverage. This kind of insurance is often called “Medigap” for short. Contact the Health Care Financing Administration's Medigap Hotline toll free at 1-800-638-6833 for more information.

5. **Medicare Part D** -The new Medicare Prescription Drug, Improvement and Modernization Act of 2003 (P.L. 108-173), enacted December 8, 2003, requires the Social Security Administration (SSA) to undertake a number of additional Medicare-related responsibilities. SSA and the Centers for Medicare & Medicaid Services (CMS) are working together to provide persons with limited income and resources extra help paying for their prescription drugs. Social Security's role in this partnership is to help the public understand how they may qualify and apply.

6. **Apply Online** - You can go to [www.medicare.gov](http://www.medicare.gov) and view information about the Medicare drug program. You can apply for help with Medicare prescription drug costs. Whether you're filing on your own behalf or helping someone file the application, submit the internet application to Social Security right away.

**Notes:**

## Housing Issues

Making the decision to enter a long-term care facility is a major one for the elderly. It is good to start by talking with the family doctor about the types of care and services needed. Contact your local Area Agency on Aging (AAA) for information about housing options in your area. This will help ensure that you have the information you need to make a rational decision which will result in the most beneficial services and the highest quality of life for your loved one.

Many people assume that a nursing home is the only option for parent or older persons who can no longer live alone in their own homes. However, there are many housing alternatives available. The information listed below will familiarize you with some of these options.

**1. Having a Parent Move in With You** -For many people, having a parent move in with them is the best choice when living alone is no longer possible for the older person. For other people, it can be a difficult choice. If you are considering such an arrangement, you need to talk seriously with your immediate family and your parents to understand how each one of them feels. You also need to be sure to express all of your feelings about the situation. Talk with friends whose parents live with them and try to understand what it's like for them. Think through the questions listed below for both parents and children and discuss the issues together before agreeing to this living arrangement.

### Questions for the Adult Child

- a. Do you want your parent to move in? Have you been honest in expressing your feelings about it?
- b. Are you aware of local services that could help you through difficult situations?
- c. If you don't want your mother or father to move in, but it must happen anyway, will you be able to handle it?
- d. How much time can you spend with your parent? Have you explained what your weekdays and weekends are like?
- e. Do you expect your parent to do chores around the house? Is this a reasonable expectation? Have you talked to your parent about what to expect and why?
- f. Can you afford it?

### Questions for the Parent

- a. Does your son or daughter want you to move in? If not, and you move in anyway, will the emotional strain be too much on you?
- b. How will living expenses be shared?
- c. What will you use for transportation? Will you have easy access to shopping, a place of worship, friends, and other interests of your own?
- d. Do you have friends in the area where your children live? Are there people close by with whom you can create friendships?
- e. Will you be able to accommodate your child's lifestyle?
- f. Will you be able to live with your children's children?
- g. Can your children afford to have you live with them?
- h. How will your presence affect family relationships?
- i. How much time will you expect your child to spend with you?

**2. ECHO Housing** - If you and your parent don't wish to live together, having your parent live in a cottage on your property might be a workable alternative. Elder Cottage Housing Opportunity (ECHO) units are small, self-contained, portable housing units that

can be placed in the back or side yard of a single family house. They were first manufactured in Australia to enable parents to remain near their adult children and families. ECHO units provide closeness, while retaining privacy for both parties. The cost of ECHO housing is less than a new home. For example, companies in California and Pennsylvania offer completely installed one-bedroom units with more than 500 square feet of living space for around \$25,000. Consider these issues -

- a. Do zoning laws restrict this type of structure? Check with your local zoning or planning board.
- b. Is there adequate yard space for both structures?
- c. What will the local tax treatment be? Will it add to the value of your property?
- d. Are utility hook-ups available?

**3. Board and Care Homes** - Board and care homes go by many names (including personal care homes, residential care facilities and assisted living). In exchange for rent, they generally provide room, meals, laundry and housekeeping, and regular contact with staff to ensure that “all is well.” The daily contact with staff is what distinguishes “board and care” homes from the more familiar boarding houses. Your parent would share this home with a number of other residents. Visit the home with your parent before a decision is made. Look at the private room your parent may occupy. Ask lots of questions about the services and evaluate the staff. Ask for references and check the home’s record with the local or state licensing agency.

Consider these issues -

- a. Will your parent have privacy and independence?
- b. Is common space available?
- c. How much will it cost, including add-ons to the rent?
- d. Is it near public transportation, places of worship, and shopping?
- e. Can they meet your parent’s special dietary needs?
- f. Does the home comply with local licensing, fire, and zoning laws? Is it licensed by the state?
- g. What are the arrangements for sharing bathrooms?
- h. Will your parent have to climb stairs?
- i. Are there security locks on each room?
- j. Will your parent have access to a telephone?
- k. Are pets allowed? Who will care for them?

**4. Retirement Communities** -A retirement community is usually an apartment complex that provides each tenant a full apartment, serves meals in a central dining room, and provides housekeeping services. It is different from board and care homes because the individual units include kitchens and because it provides a professional staff that may include social workers, counselors, or nutritionists. Today, most retirement community facilities are sponsored by non-profit agencies and range in size from 35 to 300 living units. You may find these facilities listed under “Retirement Communities” in your local telephone directory. The rents vary, and federal subsidies often help cover a portion of rental fees. Consider these issues -

- a. Is transportation to stores, places of worship, and other services available?
- b. Can the facility accommodate your parent’s special dietary needs?
- c. Is there adequate security for your parent’s personal belongings?
- d. What in-house services are available? Look for services such as occupational and physical therapy, counseling, recreational and social activities, a library, and daily telephone monitoring.

- e. Do services like physical therapy cost extra? Be sure to check for all costs in advance.
- f. What is the policy on bringing personal furniture?
- g. Are pets allowed?
- h. How does your parent feel about the overall atmosphere of the facility?

**5. Continuing Care Retirement Communities (CCRCs)** - Continuing care communities offer the benefit of independent living in apartments and houses, but with health care services and a nursing facility on the premises. Payment for nursing care and many other services is sometimes made in advance.

The cost of a continuing care community can be high. There usually are entrance fees which may or may not be refundable and you must also pay monthly fees that can increase while you are a resident.

The difference between a continuing care community and board and care homes or retirement communities is that continuing care communities provide a commitment to take care of residents regardless of any changes in their health, for as long as they reside in the community.

If your parent is considering a move to a continuing care community, be cautious. Some continuing care communities have financial problems. You may wish to review the facility's financial statement with an attorney or accountant and note its cash reserves and its policy for using them. Check with the local or state Long-Term Care Ombudsman and the Better Business Bureau or the Consumer Protection Office in the CCRC's locality to be sure it has not generated complaints of any kind. Consider these issues -

- a. How complete is the nursing facility? What services does it provide?
- b. What medical costs does the contract cover?
- c. What is the policy for transferring residents between apartments and the nursing facility?
- d. Is the management open and responsive to resident concerns?
- e. Do the fees cover all of your parent's costs?
- f. Does your parent have to pay extra for anything (such as laundry)?
- g. Are places of worship nearby?
- h. Is transportation to needed services, like grocery stores, available?
- i. Is there access to a telephone?
- j. What is the refund policy for deposits and entrance fees? How is the amount of the refund calculated? When is your parent entitled to receive a refund?

**6. Nursing Homes** - Nursing homes are for people who need extensive and extended health or personal care. Many people live in nursing homes unnecessarily because they thought they had no other alternatives. Nursing homes are intended only for those who are seriously ill - not for people who feel they have no other options. Levels of care -

- a. **Skilled Nursing** - This is for persons who need intensive care, 24 hour-a-day supervision, and treatment by a registered nurse under the direction of a physician.
- b. **Nursing Facility** - This service is for persons who need 24 hour-a-day supervision under the direction of a registered nurse and a physician.

Keep these suggestions in mind when visiting a nursing home –

- a. Visit a nursing home more than once and during different times of the day.
- b. Make an appointment to meet with the administrator or admissions director for your first visit and ask for a guided tour of the facility.
- c. Make sure that you are given the opportunity to talk to residents and observe conditions in the nursing home by yourself.
- d. Meet with members of the nursing home family council, which is composed of family members of the facility's residents. If the nursing home doesn't have a family council, ask to speak with family members of residents of the facility.
- e. Review the facility's fire safety training program.

The level of care required is determined by a person's physician. In addition, many states require and conduct pre-screening of potential nursing home residents to determine the level of care needed. Your parent's local social service agency or the admissions person at any nursing home can direct you to the agency that makes this determination.

The chances are about one in four that an individual will need to reside in a nursing home at some time in his or her life. The cost for staying for one year in a nursing home generally ranges between \$20,000 and \$48,000. Medicare and private medigap insurance plans reimburse very little of the cost. An extended stay in a nursing home can wipe out a family's savings, so advance planning is critical. Only when a nursing home patient becomes impoverished, does Medicaid begin to pay the cost of nursing home care.

At the end of this handbook you will find a form to help you evaluate nursing home facilities. Be sure to check this out thoroughly and find the best possible facility in the area. You can compare nursing homes in your area of choice by going to [www.medicare.gov](http://www.medicare.gov). Scroll down the page to Search Tools and select Compare Nursing Homes in Your Area. Drill down at this website to get the actual complaints and violations for each nursing home and the date of the last inspection.

Before entering a nursing home, ask yourself -

- a. Have you explored thoroughly with your parent the home and community-based options described in this book?
- b. How will your parent meet the expenses?
- c. How will your parent cope with the institutional atmosphere? The loss of independence?
- d. Is the home convenient for visiting by family and friends?
- e. Is the home clean and odor free?
- f. Can the home ensure the security of your parent's possessions?
- g. What levels of care are available? Are they appropriate to your parent's needs?

**Nursing Home Compare** – The Medicare website has a tool that will allow you to compare nursing homes in your area. The comparison is based on the annual inspections and how many violations were found. This can be valuable information when trying to select a nursing home. Go to [www.medicare.gov/NHCompare](http://www.medicare.gov/NHCompare).

**Ombudsman** - To help you in selecting the right nursing home for your parent, consider contacting the local ombudsman. The ombudsman program is a significant part of the nursing home system. Federal law requires each Area Agency on Aging to have an Office of the Long-Term Care Ombudsman, and more than 500 local ombudsman programs now exist nationwide.

These offices provide help and information to older Americans, their families, and friends regarding long-term care facilities. The local ombudsman also can help to ensure that your parent receives good care throughout his or her stay. Keep in mind that the ombudsman cannot advise you on one particular nursing home, but will supply current information regarding nursing homes near you or your parent.

Ombudsman functions include -

- a. Visiting nursing homes on a regular basis
- b. Receiving and investigating complaints made by or on behalf of nursing home residents and working to resolve the problems
- c.. Referring un-resolvable problems or findings of serious violations of standards in a nursing home facility to State Health Departments for action
- d. Providing information on licensed long-term care facilities in the state or local area including the number and nature of complaints against a facility, results and conclusions of the investigation into these complaints, and advice on what to look for as tell-tale signs of good care in facilities.

**Nursing Home Telephone Interview** - Once you identify what you want and need in a nursing home, simply telephoning some of the nursing homes on your list may eliminate the need to visit them. Some of the key questions that you may ask over the phone to facilities are:

- a. Is the nursing home certified for participation in the Medicare or Medicaid programs?
- b. What are the facility's admissions requirements for residents?
- c. What is the "typical profile" of a resident in the facility? For example, if a family member requires temporary rehabilitation services and the nursing home specializes in Alzheimers disease care, it is probably not a good match.
- e. Does the nursing home require that a resident sign over personal property or real estate in exchange for care?
- f. Does the facility have vacancies, or is there a waiting list?

g. Ask your family (or a trusted advisor) about their reactions to the plans your parent is making; talk with at least one person who lives in the type of facility your parent is contemplating; talk with state and local Long-Term Care Ombudsmen that are set up to investigate complaints and mediate disputes between residents and/or their families and nursing home facilities. You can find them through your State Agency on Aging.

**Notes:**

## **Financial Issues**

**Financial Records File** - In making a financial records file, list information about insurance policies, bank accounts, deeds, investments, and other valuables, using this outline:

1. Sources of income and assets (pension funds, interest income, etc.)
2. Social Security and Medicare information
3. Investment income (stocks, bonds, and property)
4. Insurance information (life, health, and property), with policy numbers
5. Bank accounts (checking, savings, and credit union)
6. Location of safe deposit boxes
7. Copy of most recent income tax return
8. Liabilities - what is owed to whom and when payments are due
9. Mortgages and debts - how and when paid
10. Credit card and charge account names and numbers
11. Property taxes
12. Location of personal items such as jewelry or family treasures

Having this information available can help you or a family member plan for any change in later years for retirement, a move or a death in the family

**Tax Information** - The following list of tax publications may be useful in understanding the often complex tax laws that govern a parent or older person's money. You may need to contact a lawyer to receive additional assistance.

Contact the Internal Revenue Service (IRS) toll free at 1-800-829-3676 to order the following free tax guides:

1. Tax Information for Older Americans - Publication No. 554
2. Social Security Benefits and Equivalent Railroad Retirement Benefits - Publication No. 915
3. Credit for the Elderly or the Disabled -Publication No. 524
4. Tax Information for Survivors, Executors, and Administrators - Publication No. 559
5. Pension and Annuity Income - Publication No. 575
6. Child and Dependent Care Expenses -Publication No. 503
7. Tax Rules for Children and Dependents -Publication No. 929
8. Tax Counseling for the Elderly Handbook - Publication No. 1114
9. Guide to Free Tax Services - Publication No. 910

### **Tax Assistance**

Contact the IRS toll free at 1-800-829-1040 to receive assistance in filling out tax forms for older persons. The IRS will refer you to a volunteer tax assistant in your area.

## Legal Issues

When you assume the care of an elderly person there are a number of legal issues that are important. Part of your job will be getting affairs in order by gradually obtaining additional information about the elderly person and their financial affairs. The following suggestions can help you begin creating a financial and personal records file.

**Personal Records File** -A personal records file should include the following information:

1. Full legal name
2. Social Security number
3. Legal residence
4. Date and place of birth
5. Names and addresses of spouse and children (or location of death certificates if any are deceased)
6. Location of will or trust
7. Location of birth certificate and certificates of marriage, divorce, and citizenship
8. Education and military records
9. Religious affiliation, name of church or synagogue, and names of clergy
10. Memberships in organizations and awards received
11. Names and addresses of close friends, relatives, doctors, and lawyers or financial advisors
12. Requests, preferences, or prearrangements for burial
13. Email address, username and passwords to important account

A family member or friend should know the location of this personal records file and the location of all important papers and documents, although it is not necessary to reveal the contents of wills or trusts.

### Legal Definitions

Many communities offer legal services. For those elderly who are unable to manage their own affairs appropriately, legal and/or protective services may be needed. Such services are designed to safeguard the rights and interests of older persons, to protect them from harm, to protect the property of older persons, and to provide advice and counsel to older persons and their families in dealing with financial and business concerns. Older persons and their families should become familiar with the following legal terms.

**Banking Access** – Parents may make an adult child a joint owner of their bank and other accounts so that he or she is authorized to act for them in an emergency. They can also appoint someone as joint renter, deputy or agent for their safety deposit box.

**Guardianship or Conservator ship** -A guardianship or conservator ship, arranged through an attorney, prevents a person from acting on his or her own behalf. This arrangement is useful when a person is incapable of managing financial and/or personal affairs, or does not know that he or she is managing poorly, and this incapability poses a major threat to his or her well-being. All guardianships must be approved by a court and actions taken by a guardian are overseen by the court.

**How To Select A Lawyer** – If your parents do not already have a trusted attorney who can handle the elder law issues, this is the first step you should take. Ask a lot of questions before selecting an elder law attorney. Questions to ask prospective elder law attorney:

1. How long have they been in practice? If they are just starting their career, you might want to look elsewhere.
2. Do they emphasize a particular area of law? If the answer is other than elder law, you might want to keep looking.
3. What percentage of their practice is devoted to elder law?
4. Is there a fee for the first consultation and if so, how much is it?
5. Given the nature of your concerns, what information should you bring with you to the initial consultation?
6. Is the attorney a member of the local bar association, its health advocacy committee or trust and estates committee?
7. Is the attorney a member of the National Academy of Elder Law Attorneys?
8. What is the estimate of the cost to complete all the necessary transactions and how long will it take?
9. Get your agreement with the attorney in writing. It should contain the services the attorney will perform for you and the cost of those services.

**Legal Aid** -There are a few programs that will provide low-cost legal services to a parent or older adult. Legal aid offices are set up to provide low income individuals with legal services if they meet eligibility guidelines. A parent or older person can sometimes receive help with government forms, tax forms, wills, etc., from retired attorneys, volunteers from the Bar Association, or paralegals who are supervised by an attorney. Some states have toll free telephone numbers that a parent or older person can call and talk with an attorney. Contact your local Area Agency on Aging or senior center for further information on these programs.

**Medical Directives** – Talk with the doctor before and after creating an advance directive to get their input on issues to consider and to ensure the doctor feels comfortable carrying out the directives. Make sure everyone who may need to know about the documents is aware of them, including doctors, family, friends, spiritual advisors, nursing homes and hospitals. Give doctors and family members a copy of the advance directive.

**Probate** – This is the process of using the legal system to prove that the document offered as the last will and testament of a deceased person is genuine. It is important to discuss with a lawyer whether or not you must go through this process to settle an estate.

**Social Security Representative** –In the event a parent or older person cannot sign a Social Security check, the Social Security office will appoint a person, institution, or community association as representative payee. The name on the Social Security check is changed from the direct beneficiary to the payee, and the payee is then responsible for distributing the money on behalf of the beneficiary. Social Security checks can also be directly deposited in most situations.

**Will** – No estate is too small for a proper will. However, many people delay thinking about death and then die intestate, that is, the state distributes their estate according to the laws of the state. When drawing up a will, a parent or older person should make a list of his or her resources and clearly write down his or her wishes. The parent or older person must choose an executor and witness to the will. The parent or older person also has the responsibility to review it

periodically, to keep it up-to-date, and to see that it is stored in a safe place. To be effective, a will must be acknowledged as valid through a court procedure known as *probate*. You should know where your parent or older persons will is kept.

**Notes:**

## **End of Life Issues**

**Hospice** – Hospice is primarily a means to provide comfort and care to the terminally ill and their families. Your doctor can help you determine when it would be appropriate to call in hospice services to help you with the patient. These services are available in the hospital, home or a hospice facility. Refer to your local Area Agency on Aging for information about hospice services in your community.

**Funeral Homes** – Selecting a funeral home requires some comparison and research. They are required to provide prices over the telephone and/or in person. It is advisable to get quotes from three different funeral homes when you are making the final decision so that you can compare prices and available services.

**What To Do When Death Occurs** – Things happen quickly and you will need to have assistance to help you do everything that needs to be done to make the funeral arrangements and settle the estate no matter how small it might be.

1. Contact the funeral director and/or head of church where parent was a member. These two individuals can be very helpful in assisting you with making all the necessary arrangements.
2. Contact members of immediate family and close friends. They can help you with telephoning and taking care of details that will be required over the next several days.
3. Locate all of the paperwork listed under personal records file and contact your parent's lawyer. The lawyer will be able to help you sift through everything and advise you how to begin the probate process.
4. Social Security should be notified as soon as possible when a person dies. In most cases, the funeral director will report the person's death to Social Security. You will need to furnish the funeral director with the deceased's Social Security number so he or she can make the report. If the deceased was receiving Social Security benefits, you must return the benefit received for the month of death or any later months. For example, if the person dies in July, you must return the benefit paid in August. If benefits were paid by direct deposit, contact the bank or other financial institution. Request that any funds received for the month of death or later be returned to Social Security. If the benefits were paid by check, do not cash any checks received for the month in which the person dies or later. Return the checks to Social Security as soon as possible.
5. Request copies of the death certificate. The funeral director will be able to secure copies of the death certificate for you to use in settling the estate. Request 5 copies to be sure and have enough.
6. If a cemetery plot has not already been purchased, the funeral director will be able to assist you with securing a plot and headstone.
7. Contact the employer and find out if there are any death benefits connected with his or her employment. Talk to human resources if there is one.

## Available Resources, Forms and Websites

In this section we have compiled a variety of forms and resources for researching and collecting information, evaluating nursing and assisted living homes etc.

If you would like to receive a fact sheet on caregiving, a pamphlet titled *Caregiving: 1<sup>st</sup> Line of Defense*, or a resource list of national organizations that offer free or low-cost resources, contact the Older Women's League (OWL) at 1-800-TAKE OWL from 9:00 a.m. – 5:00 p.m. (Eastern Standard Time). The OWL is a non-profit organization that seeks to educate the public about issues affecting middle-aged and older women.

To receive a copy of the book, *Women and Money: The Independent Woman's Guide to Financial Security for Life*, by Frances Leonard, write to the Older Women's League at the address below and include a check or money order for \$12.95.

OWL  
666 11<sup>th</sup> Street, NW., Suite 700  
Washington, DC 20001

**Resource Booklets** - The Social Security Administration and the Centers for Medicare and Medicaid Services produce many publications and fact sheets designed to help explain these programs to you or your parent or older person. For a free copy of the following publications, write or call the Social Security Administration at -

Social Security Administration  
Public Information Distribution Center  
Public Affairs Office, P.O. Box 17743  
Baltimore, MD 21235  
Toll free 1-800-772-1213

- a. *Medicare* - A straight-forward guide to the Medicare program
- b. *You Should Know About QMB* - A guide to the QMB program
- c. *A Guide for Representative Payees* - A guide for representative payees

To obtain a free copy of the publications, write or call the Health Care Financing Administration at-

Medicare Publications  
Centers for Medicare and Medicaid Services  
6325 Security Boulevard  
Baltimore, MD 21207  
Toll Free 1-800-638-6833

- a. *The Medicare 1996 Handbook* - A handbook of the Medicare program.
- b. *Medicare: Hospice Benefits* - A guide to the medical and support services available to Medicare beneficiaries with terminal illnesses.
- c. *Medicare and Advance Directives* - A guide to what action elders need to take to make sure that decisions made now - in advance of becoming ill - will be followed in the event they become physically or mentally unable to communicate their wishes about the type of treatment they wish to receive or who can make those decisions.

For a free copy of the current *Medicare and You*, write or call the Health Care Financing Administration at-

Medicare Publications  
Centers for Medicare and Medicaid Services  
6325 Security Boulevard  
Baltimore, MD 21207  
Toll Free 1-800-638-6833

Write to AARP for a free copy of the following publications. Include the title and publication number.

AARP Fulfillment  
601 E Street, NW.  
Washington, DC 20049

a. *Medigap: Medicare Supplemental Insurance - A Consumer's Guide* -  
Publication No. D-14042

b. *Before You Buy: A Guide to Long-Term Care Insurance* - Publication No. D-  
12893.

**Housing and Nursing Home Resources** - A number of resources are available that may be of help when considering housing options. Write to AARP to obtain a free copy of the following publications. Include the title and publication number.

AARP Fulfillment  
601 E Street, NW.  
Washington, DC 20049

a. *Staying at Home: A Guide to Long-Term Care and Housing* - Publication No.  
D14986

b. *Tomorrow's Choices: Preparing Now for Future Legal, Financial, and Health  
Care Decisions* - Publication No. D13479

c. *Nursing Home Life: A Guide for Residents and Families* - Publication No.  
D13063

AARP Fact Sheets on Nursing Homes –

a. *New Protections of Nursing Home Residents' Rights* – D13713

b. *Encountering Problems in Nursing Homes* – D13714

c. *Medicaid Discrimination and Consumer Rights* – D13715

d. *The Nursing Home Regulatory System* – D13716

e. *Long-Term Care Ombudsman Program* – D13717

Write to the American Association of Homes for the Aging to receive a copy of the following publications:

American Association of Homes for the Aging (AAHA) Publications  
901 E Street, NW., Suite 500  
Washington, DC 20004-2037

a. *Continuing Care Retirement Community: A Guidebook for Consumers*

b. *The Continuing Care Consumer Brochure: A Life Style Offering Security and  
Independence*

c. *Living Independently: Housing Choices for Older People*

d. *Choosing a Nursing Home: A Guide to Quality Care* - Publication No. CF015

e. *The Nursing Home and You: Partners in Caring for a Relative with  
Alzheimer's Disease*

## Selecting a Home Health Care Agency

*This form can be used to compare home health care agencies before you select one.*

Name of Agency \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Referral Service \_\_\_\_\_  
Services \_\_\_\_\_

Services	Yes	No	Daily minimum length of visit	Cost per visit	Medicare Reimbursable	
					Yes	No
Nursing						
Physical Therapy						
Speech Therapy						
Occupational Therapy						
Social Work						
Personal Care (bathing, grooming)						
Chore Services (light housekeeping)						

### Staffing

Number of Supervisors \_\_\_\_\_

Number of Registered Nurses (RN's) \_\_\_\_\_

Number of Licensed Practical Nurses (LPN's) \_\_\_\_\_

Number of Home Health Aides \_\_\_\_\_

Is certification required for aides? \_\_\_\_\_

Number of training hours for aides' \_\_\_\_\_

Number of required in-service training hours \_\_\_\_\_

Average length of employment for aides \_\_\_\_\_

How often is a supervisory visit made to the home? \_\_\_\_\_

How are cases supervised by the director? \_\_\_\_\_

**Miscellaneous**

Checklist Items	Yes	No
State licensed (if required by state)?		
Medicare/Medicaid certified?		
Written job description for each position?		
List of Board of Directors or Advisory Committee available?		

Agency Information	Comments
Hospital based	
Private	
Public	
Other	
Geographic area served	

**Evaluation of Services Received**

Evaluation	Acceptable	Somewhat Acceptable	Not Acceptable
1. How comfortable was your parent or older person with the staff that came to the home?			
2. How informed were you of the treatment plan?			
3. How informed were you of the progress?			
4. How well were your questions answered?			
5. How well were scheduled visits kept?			
6. How well do you feel your parent or older person's physical needs were met?			
7. How willing was the staff to speak with you about your parent or older person's care?			
8. Overall, would you want to use this agency again?			
_____ yes    _____ possibly    _____ no			

## Nursing Home Checklist

*Take this checklist with you when you visit a nursing home. It will help you to compare one facility with another. Be sure to compare facilities certified in the same category; for example, a skilled nursing facility with another skilled nursing home. Nursing homes may be licensed in more than one category, always compare similar types of service among facilities.*

Home A \_\_\_\_\_

Home B \_\_\_\_\_

### Daily Life

Checklist Question	Home A	Home B
Do residents seem to enjoy being with staff?		
Are most residents dressed for the season and time of day?		
Does staff know the residents by name?		
Does staff respond quickly to resident calls for assistance?		
Are activities tailored to residents' individual needs and interests?		
Are residents involved in a variety of activities?		
Does the home serve food attractively?		
Does the home consider personal food likes and dislikes in planning meals?		
Does the home use care in selecting roommates?		
Does the home have a residents' council? Does the council influence decisions about resident life?		
Does the home have a family council? Does the council influence decisions about resident life?		
Does the facility have contact with community groups, such as pet therapy programs and scouts?		

### Care Received by Residents

Checklist Question	Home A	Home B
Do staff and professional experts participate in evaluating each resident's needs and interests?		

Does the resident or the family participate in developing the resident's care plan?		
Does the home offer programs to restore lost physical functioning (for example, physical, occupational, and speech and language therapy)?		
Does the home have any special services that meet your needs (for example, special care units for residents with dementia or with respiratory problems)?		
Does the home have a program to restrict the use of physical restraints?		
Is a registered nurse available for nursing staff		
Does the nursing home have an arrangement with a nearby hospital to treat a resident if needed?		

### How Does the Nursing Home Handle Financial Arrangements

Checklist Question	Home A	Home B
Is the facility certified for Medicare?		
Is the facility certified for Medicaid?		
Is the resident or the resident's family informed when charges are increased?		

### Environment

Checklist Question	Home A	Home B
Is the outside of the home clean and in good repair?		
Are there outdoor areas accessible for residents to use?		
Is the inside of the home clean and in good repair?		
Does the home have handrails in hallways and grab bars in bathrooms?		
When floors are being cleaned, are warning signs placed, or are areas blocked off to prevent accidents?		
Is the home free of unpleasant odors?		
Are toilets convenient to bedrooms?		

Do noise levels fit the activities that are going on?		
Is it easy for residents in wheelchairs to move around the home?		
Is the lighting appropriate for what residents are doing?		
Are there private areas for residents to visit with family, visitors, or physicians?		
Are residents' bedrooms furnished in a pleasant manner?		
Do the residents have some personal items in their bedrooms (for example, family pictures, souvenirs, and/or a chair)?		
Do the residents' rooms have accessible storage areas for residents' personal items?		

### Miscellaneous

<b>Checklist Question</b>	<b>Home A</b>	<b>Home B</b>
Does the home have a good reputation in the community?		
Does the home have a list of references?		
Is the home convenient for family and friends to visit?		
Does the local ombudsman visit the facility regularly?		

## Personal Health Record

*This form can be used by an individual to compile a complete record that could be taken to the doctor for office visits, used by a caregiver for informational purposes etc.*

**Personal Information** **Date** \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

Home Phone \_\_\_\_\_ Alternate Phone \_\_\_\_\_

Birth Date \_\_\_\_\_ Medicare Number \_\_\_\_\_

Supplemental Health Insurance \_\_\_\_\_

Doctor's Name \_\_\_\_\_ Phone Number \_\_\_\_\_

Hospital Name \_\_\_\_\_ Phone Number \_\_\_\_\_

Ambulance Service Name \_\_\_\_\_ Phone Number \_\_\_\_\_

Caregiver Name \_\_\_\_\_ Phone Number \_\_\_\_\_

Relationship To Me \_\_\_\_\_ Alternate Phone \_\_\_\_\_

### Medical History (select all that apply)

<input type="checkbox"/> Arthritis	<input type="checkbox"/> Abnormal Heart Rhythm	<input type="checkbox"/> Cancer
<input type="checkbox"/> Diabetes	<input type="checkbox"/> Hardening of Arteries	<input type="checkbox"/> Heart Disease
<input type="checkbox"/> Heart Failure	<input type="checkbox"/> High Blood Pressure	<input type="checkbox"/> Hip Fracture
<input type="checkbox"/> Lung Disease	<input type="checkbox"/> Medical/Surgical Back Condition	<input type="checkbox"/> Pneumonia
<input type="checkbox"/> Stroke	<input type="checkbox"/> Other _____	

### Allergies

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## WEB RESOURCES

There are many web sites that can be accessed for additional information. The following list has been developed for your convenience.

Web Site	Description
<a href="http://www.aaafsts.org">www.aaafsts.org</a>	AAA Foundation for Traffic Safety (senior drivers)
<a href="http://www.aoa.gov">www.aoa.gov</a>	Administration on Aging provides information on community resources, “normal aging, health care as you retire, etc.
<a href="http://www.aarp.org/life">www.aarp.org/life</a>	American Association of Retired Persons, nonprofit organization dedicated to addressing needs of persons 50 and older; provides information on legal issues and all facets of retirement
<a href="http://www.accesstr.com">www.accesstr.com</a>	Access to recreation catalog, exercise equipment for the disabled.
<a href="http://www.alzfdn.org">www.alzfdn.org</a>	Alzheimer’s Foundation of America, tips on caring for alzheimers patients
<a href="http://www.alz.org">www.alz.org</a>	Alzheimer’s Association. Click on care and family for information on managing stress of care giving, long distance care giving, etc
<a href="http://www.thealzheimersstore.com">www.thealzheimersstore.com</a>	Alzheimer’s Store – products to aid individuals with alzheimers.
<a href="http://www.aagpgpa.org">www.aagpgpa.org</a>	American Association for Geriatric Psychiatry
<a href="http://www.ahca.org">www.ahca.org</a>	American Health Care Association, referrals to care facilities
<a href="http://www.alz.org/northcentraltexas">www.alz.org/northcentraltexas</a>	Alzheimer’s Association for North Central Texas provides information and support services through a telephone help line, support groups and educational programs.
<a href="http://www.aahsa.org">www.aahsa.org</a>	American Association of Homes and Services for the Aging offers facts and news on aging services (from housing to money saving), as well as reports on housing facilities.
<a href="http://www.aarp.org">www.aarp.org</a>	American Association of Retired Persons. Click on Family, Home and Legal for care giving advice, home design and other tips
<a href="http://www.ahca.org">www.ahca.org</a>	American Health Care Association offers news updates regarding health care.
<a href="http://www.aaatc.org">www.aaatc.org</a>	<b>Area Agency on Aging first contact for all information on available services and rights/laws regarding aging.</b>
<a href="http://www.BaylorHealth.com">www.BaylorHealth.com</a>	Baylor Health Care System contains an information guide about many illnesses and

	info regarding treatment, care, capabilities, law and steps to be taken.
<a href="http://www.benefitscheckup.org">www.benefitscheckup.org</a>	Benefits Check Up helps individuals 55 and over that may pay for some of their costs of prescriptions drugs, health care, utilities and other essential items and services.
<a href="http://www.bringingeldercarehome.com">www.bringingeldercarehome.com</a>	Bringing Elder Care Home is a site offering training/seminars/workshops for employers, employees and organizations in handling issues arising from elder care.
<a href="http://www.capitalsenior.com">www.capitalsenior.com</a>	Capital Senior Living provides contact info and links to its residential communities across the US. Offers independent, assisted and short-term living options.
<a href="http://www.careguide.com">www.careguide.com</a>	Care Guide provides high risk and elderly care management services to employers, insurers, etc
<a href="http://www.caregiveremployer.net">www.caregiveremployer.net</a>	Caregiver Employer is an elder care resource and referral for employers and Human Resource professionals of working caregivers.
<a href="http://www.caregiverstress.com">www.caregiverstress.com</a>	Caregiver Stress offers advice for care givers on dealing with stress, tips for handling Alzheimer's and dementia, and related resources
<a href="http://www.caregivingsolutions.com">www.caregivingsolutions.com</a>	Caregiving Solutions –A workbook to take the crisis out of caregiving. Practical, detailed, easy-to-use approach enables you to record personal information and pertinent dates.
<a href="http://www.caregivers-usa.org">www.caregivers-usa.org</a>	Caregivers-USA – helps family caregivers find local services they need to better care for their loved ones. Information is available on a full range of caregiver topics.
<a href="http://www.careguide.net">www.careguide.net</a>	Care Guide is an award-winning website featuring a full range of services, articles and resources for elder care.
<a href="http://www.cms.hhs.gov">www.cms.hhs.gov</a>	Centers for Medicare and Medicaid Services site offers Medicaid and Medicare information and a glossary of related terms.
<a href="http://www.comfortkeepers.com">www.comfortkeepers.com</a>	Comfort Keepers provides various caregiving services from bathing, meal preparation, grocery shopping/errands, transportation, and companionship to 24-hour care and emergency response, etc.
<a href="http://www.corporatechampions.org">www.corporatechampions.org</a>	Corporate Champions provides guides on various elder care situations, a guide to choosing a nursing facility, links to MetLife

	Mature Market Institute “Since You Care” Guides.
<a href="http://www.easterseals.com">www.easterseals.com</a>	Easter Seals Disability Service offers rehabilitation and care services.
<a href="http://www.eldercare.gov">www.eldercare.gov</a>	Eldercare Locator is a directory assistance for people trying to locate aging services in every community throughout the United States
<a href="http://www.ec-online.net">www.ec-online.net</a>	Elder Care Online – this is a support group for caregivers
<a href="http://www.caregiveremployer.net">www.caregiveremployer.net</a>	Elder Care Resource and Referral offers information to help employers deal with care giving employees. Site contains legal forms, sources for prescription discounts, assisted living, nursing homes and other options, long distance care giving etc. Some forms available in Spanish.
<a href="http://www.elderweb.com">www.elderweb.com</a>	Elder Web offers a variety of information about resources, seminars, and published materials on eldercare.
<a href="http://www.caregiver.org">www.caregiver.org</a>	Family Caregiver Alliance provides guides on caregiver and legal issues (such as decision making, medications, long distance/relocation, incapacity, taxes, etc) and health conditions. Also offered in Spanish and Chinese.
<a href="http://www.familycaregiversonline.net">www.familycaregiversonline.net</a>	Family Caregivers Online offers caregiver information and over 1200 links to sites of interest to caregivers. Links include all state and county associations. Topics range from legal services, silver haired legislation, elder care etc.
<a href="http://www.Familyandworkplace.org">www.Familyandworkplace.org</a>	Family and Work Place Connection – referrals, tips and tool kit for elderly
<a href="http://www.homeinstead.com">www.homeinstead.com</a>	Home Instead Senior Care offers information for seniors to manage living independently.
<a href="http://www.lifeinformation.com">www.lifeinformation.com</a>	Life Information offers online educational resources regarding healthcare for employers.
<a href="http://www.mealsonwheels.org">www.mealsonwheels.org</a>	Meals on Wheels provides information on programs and services, eligibility, nutrition info on their meals, and volunteer opportunities for Tarrant County.
<a href="http://www.medicare.gov">www.medicare.gov</a>	Medicare.gov is the official site for people covered by Medicare. Nursing Home Compare provides detailed information about the past performance of every Medicare and Medicaid certified nursing home in the country.

<a href="http://www.naela.com">www.naela.com</a>	National Academy of Elder Law Attorneys Provides assistance in locating an elder law attorney in your location.
<a href="http://www.caregiving.org">www.caregiving.org</a>	National Alliance for Caregiving has tips and guides for caregivers regarding stages of care giving, care and time management, family involvement and more FAQ. Also has links to several publications on care giving issues.
<a href="http://www.n4a.org">www.n4a.org</a>	The National Association of Area Agencies on Aging (N4A) is the umbrella organization for the 655 area agencies on aging (AAAs) and more than 230 Title VI Native American aging programs in the US. This site can assist in locating local AAA programs
<a href="http://www.nahc.org">www.nahc.org</a>	National Association for Home Care – provides information about home care and hospice care
<a href="http://www.ncoa.org">www.ncoa.org</a>	National Council on Aging provides news on aging and how to get involved in promoting issues to benefit seniors.
<a href="http://www.benefitscheckup.org">www.benefitscheckup.org</a>	National Council on the Aging Benefits Check Up allows you to research options for saving money through public and private programs on medical prescriptions.
<a href="http://www.nfcacares.org">www.nfcacares.org</a>	National Family Caregivers Association offers information for various care giving resources. It also has guides for care givers ranging from support groups, to choosing a nursing home to communicating effectively with medical professionals.
<a href="http://www.healthfinder.gov">www.healthfinder.gov</a>	National Health Information Center offers this health related search engine.
<a href="http://www.nih.gov/nia">www.nih.gov/nia</a>	National Institute on Aging. Site allows you to view or request free publications on topics ranging from care giving to medications and diseases. Also in Spanish.
<a href="http://www.nih.gov/health">www.nih.gov/health</a>	National Institutes of Health has a directory of ailments related to aging.
<a href="http://www.newlifestyles.com">www.newlifestyles.com</a>	New Lifestyles will help you search for living accommodations or services for seniors
<a href="http://www.dfwinfo.com/cs/aging">www.dfwinfo.com/cs/aging</a>	North Central Texas Council of Governments provides information on services available for older adults and their family caregivers, such as home delivered meals, transportation, respite care, and care giver education and training
<a href="http://www.opm.gov/wrkfam/elder01.asp">www.opm.gov/wrkfam/elder01.asp</a>	Office of Personnel Management offers information on various topics, from

	retirement planning to long term care insurance, and tips and questions to consider for caregivers. Has a list of Area Agencies on Aging by state that gives contact information.
<a href="http://www.medicare.gov">www.medicare.gov</a>	Official US Government for People with Medicare offers information, publications and a glossary of related terms.
<a href="http://www.SelfCareConnection.com">www.SelfCareConnection.com</a>	Self Care Connection – tips to help caregivers balance their lives.
<a href="http://www.seniorassistance-fw.com">www.seniorassistance-fw.com</a>	Senior Assistance Resource Network is a company providing assistance for geriatric assessment and care management, consulting, assurance services, financial planning, and estate planning
<a href="http://www.seniorlaw.com">www.seniorlaw.com</a>	Senior Law helps older persons, families, attorneys and financial planners to access information about elder law, Medicare, Medicaid, estate planning, trusts and the rights of the elderly and disabled.
<a href="http://www.theseniorsource.org">www.theseniorsource.org</a>	Senior Source details the services this Dallas-based company provides for seniors, caregivers and employers. This includes prescription assistance, senior companions, senior employment aid, money management, etc
<a href="http://www.ssa.gov">www.ssa.gov</a>	Social Security Online, the official site of the US Social Security Administration, provides downloadable forms/publications. Instructions on various processes from applying, reporting a death; also situations regarding benefits such as working while receiving benefits, taxes, payments to children, etc.
<a href="http://www.shrm.org">www.shrm.org</a>	Society for Human Resource Professionals has information and articles concerning the elder care issue from the employer's end
<a href="http://www.txstars.net">www.txstars.net</a>	State of Texas Assistance and Referral System (STARS) allows you to self-screen for potential eligibility for programs provided by the Texas Department of Human Services and other Texas state agencies.
<a href="http://www.tdi.state.tx.us">www.tdi.state.tx.us</a>	Texas Department of Insurance provides information on various types of insurance coverage.
<a href="http://www.tdoa.state.tx.us">www.tdoa.state.tx.us</a>	Texas Department on Aging – state's visible advocate and leader in providing for a comprehensive and coordinated continuum of services and opportunities so older people can

	lead dignified lives.
<a href="http://www.dads.state.tx.us">www.dads.state.tx.us</a>	Texas Department of Aging and Disability Services offers informational resources in Texas, including how to make formal complaints.
<a href="http://www.txpec.org">www.txpec.org</a>	Texas Partnership for End-of-Life Care offers tools to assist in documenting wishes and completing advance directive forms for end of life care.
<a href="http://www.texasprobate.com">www.texasprobate.com</a>	Texas Probate - Information on estate planning, probate and trust law.
<a href="http://www.universal-health.com">www.universal-health.com</a>	Universal Health Services provides information about this bilingual home care, hospice and sitter-companion service.
<a href="http://www.dol.gov">www.dol.gov</a>	US Department of Labor answers FAQ about elder care and the FMLA
<a href="http://www.vfvalidation.org">www.vfvalidation.org</a>	Validation Therapy – This is a website discussing a method of talking with parents who are disoriented. This tested model of practice can help disoriented elders reduce their stress and enhance dignity and happiness.

## References

The following resources have been used to help compile information for this handbook.

1. [www.socialsecurity.gov](http://www.socialsecurity.gov)
2. [www.medicare.gov](http://www.medicare.gov)
3. [www.aarp.org](http://www.aarp.org)
4. [www.corporatechampions.org](http://www.corporatechampions.org)
5. [www.aaatc.org](http://www.aaatc.org)
6. [www.naela.com](http://www.naela.com)
7. Marcell, J. (2001). *Elder Rage or Take My Father...Please*. p. 273 – 346  
This book is full of useful tips and helpful information on caring for elders, particularly those with Alzheimers.