

Care Givers Guide



information and guidance for caregivers

2006

Acknowledgements

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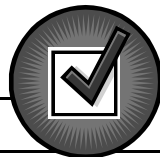
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*With grateful appreciation
we dedicate
this booklet to all caregivers.*



CAREGIVERS CHECKLIST	YES	NO
1. Personal care ability-bathing, dressing, eating, toileting		
2. House/yard maintenance-repairs, house maintenance, yard work		
3. Home safety-falls, accidents, clutter, firearms, other hazards		
4. Driving-accidents, vision, tickets, calls from police		
5. Security-neighborhood crime, readiness to cope with emergencies		
6. Household tasks-cleaning, cooking, shopping		
7. Medical problems-health problems, hospital stays, doctors		
8. Medications-pill taking, understanding side effects, cost		
9. Nutrition-eating the right foods, cooking, special diet		
10. Finances-managing money, paying bills		
11. Insurance-Medicare, Medicaid, life insurance, home/car		
12. Legal issues-wills, living wills, conservators, health care agents		
13. Memory and mental function-forgetfulness, confusion, problem solving		
14. Emotional status-anxiety, depression, behavior change		
15. Socialization-amount of contact with other people		
16. Support system-people locally available to check in and help		
17. Caregiver issues-time, stress, travel, other responsibilities, willingness		
18. Transportation-shopping, appointments, social activities		
19. Family support-family agreement, willingness to help		

LEGAL AND END OF LIFE ISSUES.....

What preparation is needed?

- ◆ Discuss wishes regarding end of life care.
- ◆ Prepare a living will.
- ◆ Make copies of the living will and distribute to physician and close family members.
- ◆ Choose a health care agent (a person to make healthcare decisions in the event that the individual is unable to do this)
- ◆ Consult an eldercare attorney to prepare a durable power of attorney (a legal document in which an individual gives another person the authority to act on his or her behalf in specified transactions when the individual becomes incompetent or incapacitated)
- ◆ Ask about funeral wishes and put them in writing.

CAREGIVERS CHECKLIST

Use this checklist to help identify specific concerns and to assist in the preparation of an individualized plan of care.

To assist in resolving any of these concerns or for further information contact the City of Meriden social workers at 630-4222 or 630-4244.

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HELPFUL HINTS FOR CAREGIVERS...



A caregiver is any individual who provides assistance or supervision for people experiencing physical or mental impairments.

This booklet has been designed to give information and guidance to caregivers. We hope that it will promote better care for the patient and reduce stress for the caregivers.

What programs are available for financial assistance?

- ◆ Most programs have eligibility criteria. Some of the most used programs are:
- ◆ Connecticut Homecare Program for Elders—a state and federally funded program that provides home based services to help persons 65 years and older remain safely in their homes.
- ◆ Conn PACE—a state prescription drug assistance program.
- ◆ Reverse Mortgage—a loan that pays a homeowner a fixed monthly sum and defers repayment of both interest and principal until the house is sold.
- ◆ Food Stamps—monthly funds administered by the state to assist in the purchase of food.
- ◆ Energy Assistance—financial aid to assist low income persons pay heating bills.

FINANCIAL CONSIDERATIONS...

What financial arrangements need to be made?

Ask the following questions:

- ◆ Are there adequate resources to pay all monthly bills?
- ◆ Are there adequate resources to pay for home services when needed?
- ◆ Have bills been paid appropriately and in timely manner?
- ◆ Has a professional screened the finances for entitlement eligibility?
- ◆ Has an eldercare attorney reviewed finances?

What financial information is needed to effectively plan services and care?

Sources of monthly income:

- ✓ Checking and saving account balances
- ✓ Financial assets including cash, stocks and bonds, mutual funds, money markets, IRAs, annuities, trust funds, and whole life insurance policies
- ✓ Medical insurance
- ✓ Long term care insurance
- ✓ Additional assets such as real estate or automobiles
- ✓ Location of financial and personal documents

IN THE BEGINNING...

What signs indicate assistance is needed to remain independent?

- ✓ Changes in physical status especially difficulty walking, climbing stairs, or frequent falls.
- ✓ Changes in personal hygiene.
- ✓ Forgets appointments and bill payments.
- ✓ Manages medications improperly.
- ✓ Lacks the ability to perform household tasks.
- ✓ Changes in behavior.
- ✓ Changes in weight.
- ✓ Incontinence of bladder or bowel.

What can be done to address these concerns?

- ✓ Consult with the family physician.
- ✓ Discuss all options and concerns together.
- ✓ Seek a professional geriatric assessment (evaluation of memory loss and ability to function independently).
- ✓ Find resources and services in your community.
- ✓ Talk to a professional home care provider to develop a plan of care.

What services are available to maintain independence?

- ◆ Homecare services
- ◆ Meals on Wheels
- ◆ Adult Daycare
- ◆ Emergency Response Systems
- ◆ Chore Services
- ◆ Transportation
- ◆ 24 hour live-in care

How are services financed?

- ◆ Medicare may pay for services for a limited period of time if criteria is met.
- ◆ Connecticut Homecare Program for Elders, a state administered program, may pay for services if eligibility criteria is met.
- ◆ Other community resources may be available.



How is a skilled nursing facility financed?

- ◆ Private pay.
- ◆ Medicare Part A can cover a skilled nursing facility after a 3 day hospital stay if all criteria are met.
- ◆ Medicaid (Title XIX) can cover a skilled nursing facility if income and asset eligibility is met.
- ◆ Long term care insurance may help pay for skilled nursing facilities. Policies vary in their coverage.

What questions to ask when selecting a skilled nursing facility (SNF)?

- ◆ Is the SNF licensed to receive Medicare and Medicaid payments?
- ◆ What are the charges for room and board and are there extra service charges?
- ◆ How many patients are in each room?
- ◆ Is the environment clean and pleasing to the senses?
- ◆ Are rooms attractively decorated?
- ◆ Is a comfortable chair available?
- ◆ Is personal furniture allowed?
- ◆ Are telephones and televisions allowed?
- ◆ Is there a comfortable lounge for visiting?
- ◆ Is there a good recreational program?
- ◆ Is the food appetizing?
- ◆ Is the dining room inviting and comfortable?
- ◆ Are roommates well matched to encourage socialization?
- ◆ Is the staff pleasant and well acquainted with the patients?
- ◆ Does the staff appear competent and responsive to calls for assistance?

REMEMBER YOURSELF....

What are signs of caregiver stress?



- ◆ Difficulty sleeping or difficulty waking up.
- ◆ Feeling anxious or irritable.
- ◆ Appetite changes that include a significant weight loss or gain.
- ◆ Increased medication or alcohol usage.
- ◆ Mood changes such as short-temperedness, crying or agitation.
- ◆ Physical problems.
- ◆ Chronic fatigue.
- ◆ Impatience.

How can caregiver stress be reduced?

- ◆ Meet with family members and divide caregiver duties.
- ◆ Acknowledge physical limitations and time constraints.
- ◆ Seek outside assistance.
- ◆ Take care of personal health including good diet, sleep, and exercise.
- ◆ Plan time for leisure activities.
- ◆ Talk to other caregivers and/or a professional.

What services are available to help?

- ◆ Caregiver support groups
- ◆ Individual counseling
- ◆ Homecare
- ◆ Respite care



LONGTERM CARE...

When is a skilled nursing facility indicated?

- ◆ No caregiver is available.
- ◆ 24 hour professional care is needed.
- ◆ Cost of 24 hour homecare is prohibitive.
- ◆ Behavior problems:
 - ✓ Wandering
 - ✓ Disturbed sleeping patterns
 - ✓ Aggressive or self destructive behavior
 - ✓ Inability to eat properly
 - ✓ Inability to take medications properly
 - ✓ Progressing dementia
 - ✓ Incontinence

How are alternative living arrangements financed?

- ◆ Assisted living facilities are private pay.
- ◆ Residential Care Homes are private pay or can be reimbursed by the state if financially eligible.
- ◆ Skilled nursing facilities can be private pay or can be reimbursed by the state if financially eligible.
- ◆ Short term rehabilitation in a skilled nursing facility is reimbursed by Medicare for a limited amount of time if all Medicare criteria are met.
- ◆ Hospice is reimbursed by Medicare.

A SAFE HOME....

What can be done to provide a safe environment?

Install safety equipment:

- ✓ Grab bars in shower
- ✓ Non stick strips in the bathtub
- ✓ Raised toilet seat
- ✓ Handrails in hallways and stairs
- ✓ Good lighting
- ✓ Nightlights
- ✓ Smoke detectors-check batteries monthly



Eliminate safety hazards:

- ✓ Set up bedroom on the first floor if possible
- ✓ Eliminate scatter rugs
- ✓ Make sure all pathways are clear of clutter
- ✓ Obtain phone with large numbers
- ✓ List emergency numbers in clearly written



large print and place by each phone

What services are available to provide a safe environment?

- ◆ Telephone directory, refer to for services for persons with disabilities.
- ◆ Homecare agencies can assist with a home safety check.
- ◆ Chore programs designed to meet elderly needs can install safety equipment.
- ◆ Emergency response system

What payment sources are available for safety equipment and services?

- ◆ Local chore programs may do installation for a donation.
- ◆ Installation is not covered by health insurance.
- ◆ If financial and medical criteria are met, the Connecticut Homecare Program for Elders will pay for a personal emergency response system.
- ◆ Durable medical equipment may be covered by Medicare and Medicaid (Title XI).

OTHER OPTIONS...

When are alternative living arrangements indicated?

- ◆ Physical demands and time limitations for the caregiver become overwhelming.
- ◆ A higher level of care is required.
- ◆ A better quality of life can be provided.

What alternative living arrangements are available?

- ◆ Assisted living is a combination of housing and supportive services usually in an apartment setting.
- ◆ Residential Care Homes are also a combination of housing and supportive services.
- ◆ Skilled nursing facilities offer 24 hour nursing care as well as other skilled services.
- ◆ Short term rehabilitation is usually housed in a skilled nursing facility and provides services such as physical therapy and occupational therapy.
- ◆ Hospice is care for the terminally ill. It can take place in a facility or in the home.