

Prepare For Elder Care

Shannon Martin, Aging Wisely, October 22, 2009

Caring for parents or other aging loved ones is always trying, but more manageable if you're plan for it.

We often read about the aging of our population and concerns about health care, Social Security and the challenges of an aging work force. However, as a baby boomer, you may be facing a more immediate crisis: the onset of caring for aging parents while simultaneously juggling the tasks of employment and parenting.

With at least one in four households providing care to an older loved one, the emotional, social and financial effects are spread far and wide. Many already face this reality today.

The process of becoming a caregiver is different for everyone. You may start to take on duties or help your parents in small ways, or health issues might begin to affect your parents' daily lives more regularly.

Often, the transition happens suddenly, in the event of a crisis. You may have seen some progression, but suddenly the far-off worry becomes an immediate concern after a serious fall, a car accident, or losing a spouse. An illness that requires hospitalization or a diagnosis with a progressive disease such as Parkinson's or Alzheimer's can also serve as a trigger.

Sometimes it isn't a parent who needs help. John Hronek is the closest living relative of his aunt who was diagnosed with Alzheimer's. Although he lived 90 miles away, she needed his help from time to time as her memory slipped, particularly in managing her financial affairs, helping with medical appointments and checking in to make sure she remained safe as tasks like driving and managing a household became more treacherous for her.

Like many caregivers, his role grew steadily as his aunt's needs increased. She did relatively well, despite her diagnosis, with the help and support of neighbors and friends. John checked in to make sure she was doing well, but he couldn't do it alone from such a distance for much longer.

Hronek attended a conference as part of his professional education as a financial planner, where he learned about professional geriatric care management in an educational session on caregiving. He listened more closely with his personal experience in mind, knowing this was also something that might come in handy for his clients.

Geriatric-care managers are experts who serve as on-the-ground "eyes and ears" for the elderly. Some typical duties, according to the National Association of Professional Geriatric Care Managers (NAPGCM), might include:

--Conducting care-planning assessments to identify problems and to provide solutions.

--Screening, arranging and monitoring in-home help or other services, including assistance in hiring a qualified caregiver for home care.

--Providing short- or long-term elder care assistance for those engaged in local or long-distance caregiving.

--Reviewing financial, legal or medical issues and offering referrals to specialists.

--Assisting with Medicare, Medicaid and other insurance and benefits issues.

--Providing crisis intervention.

--Acting as a liaison to families at a distance, overseeing care and quickly alerting families to problems.

--Assisting with moving an older person to or from a retirement complex, assisted-care facility or nursing home.

--Providing consumer education and advocacy.

--Offering elder care counseling and support.

"The health care providers can run circles around you when that is not your background," says Hronek, vice president of Optima Wealth Management in Maitland, Fla. His care manager explains the options, relays information in understandable terms and, if necessary, takes an assertive stance with medical professionals and other caregivers, digging into issues or concerns rather than taking things at face value. In one particular situation, the care manager's oversight alerted him to a potentially fatal concern about care which he might not have otherwise known about until it was too late.

Over time, the care manager suggested considering an assisted care facility and helped through the selection process and the move. The manager reviews the chart at the facility, talks to staff regularly, and acts as a liaison to John. As his aunt's needs have changed, the care manager has been able to modify the care plan, which led to his aunt moving to a secure dementia unit at an assisted living facility.

In addition, during several medical emergencies, the care manager has been able to meet his aunt at the emergency room and get a handle on the situation, provide necessary information to the hospital and coordinate between medical professionals and the family.

The opportunity cost of providing care can be significant. Studies by **MetLife** have estimated productivity losses to businesses because of time off for caregiving range from \$11 billion to \$29 billion yearly. Without help and some planning, these effects can be devastating.

John's story reflects some of the things caregivers can do to make their roles more manageable. To start, he and his aunt had put some plans into place, including legal documents that allowed him to assist with her care. He visited regularly and talked with her and her neighbors and support system. He also realized, as his aunt needed more help, the role of neighbors and friends had limits. Caregivers can draw an important lesson from his story in the value of preparing as much as possible.

The NAPGCM provides a list of questions to ask when hiring someone, as well as additional information on the benefits of using a care manager, the process involved and a member directory at caremanager.org. Members must meet certain criteria for membership, including a phased-in process of certification.

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