



Eldercare

As we age and live longer, **financial, legal, health care** and **long term care** issues affect entire families, not just individuals. The U.S. Administration on Aging has produced a guide called “Face the Facts,” which can be found at www.eldercare.gov, to help families begin to discuss these important issues. The overview below reviews some key areas included in the guide, and suggests ways to initiate conversations about these difficult topics with aging parents.

Key Considerations...

1. Find out what financial benefits are provided by your parents’ Social Security and pension. Determine if they are eligible for other financial programs.
2. Be certain each family member has a living will. An excellent guide, called Five Wishes, exists to help family members write down their wishes for healthcare and end of life care. Five Wishes can be found at agingwithdignity.org or 888-5WISHES.
3. Know where all your parents’ insurance policies, wills, trust documents, tax returns, investment and banking records are located.
4. Understand that Medicare generally does not cover long term care (e.g. nursing home or extended home care), and Medicaid pays only for low-income individuals.
5. Investigate what type of long term care insurance coverage may be best for your parents or for yourself! Generally, premiums are lower when policies are purchased at younger ages.
6. Identify what community services are available that can help your parents maintain independence for as long as possible — such as home modification programs that can install assistive devices, and home health and chore assistance.

Each town and city offers a range of supporting services available to older residents 60 years of age or over. Local Councils on Aging can assist elders and their families to locate the services they need. Some of the services available include:

- **Adult Day Care:** Adult Day care offers social, recreational, and health-related services to individuals in a protective setting who cannot be left alone during the day.
- **Caregiver Programs:** The National Family Caregiver Support Program provides programs and services for caregivers of older adults.
- **Case Management:** Case managers work with family members and older adults to assess, arrange and evaluate supportive efforts of seniors and their families to remain independent.
- **Elder Abuse Prevention Programs:** Allegations of abuse, neglect and exploitation of senior citizens are investigated by highly trained specialists. Intervention is provided in instances of substantiated elder abuse, neglect, or exploitation.
- **Financial Assistance:** There are benefit counseling programs that can be accessed through your local Council on Aging to assist older adults with financial assistance.
- **Home Health Services:** Home health care includes changing wound dressings, checking vital signs, cleaning catheters and providing tube feedings, and much more.
- **Home Repair:** Programs that help older people keep their home in good repair.
- **Home Modification:** Programs that provide adaptations and/or renovations to the living environment intended to increase ease of use, safety, security and independence.



When talking to an aging family member about these issues, remember to be open, honest and not argumentative. Be ready to listen and hear what is being said. Prior to the conversation, educate yourself about the topic of conversation. If you have any questions about eldercare resources in your area or just need to talk, call Family Service EAP at 1-800-683-9544.

