

# Planning for Care

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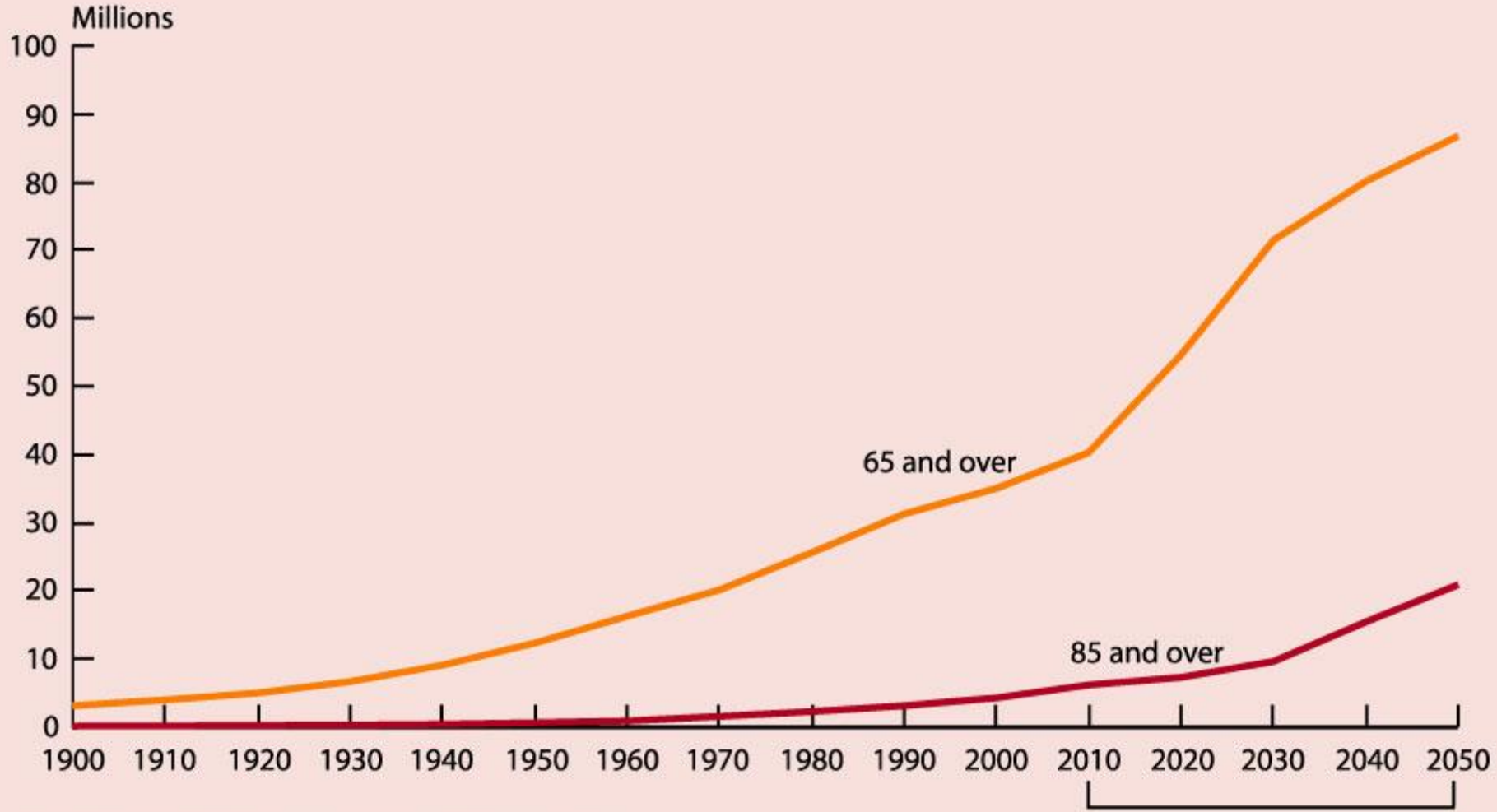
# Outline

- ▶ Scanning the Landscape of Aging
- ▶ What is Care Planning?
- ▶ Who Needs Care Planning
- ▶ How to Talk to Clients about Care Planning
- ▶ Components of a Care Plan
- ▶ Options for Care and How They are Funded
- ▶ Role of Care Managers in Care Planning and Implementation

# Scanning the Landscape of Aging

- ▶ Population is aging - Why?
  - ▶ Baby Boomer Generation
  - ▶ Increasing life expectancy
  - ▶ Decreasing fertility
  - By 2030, 72 million Americans will be >65

# Number of people age 65 and over, by age group, selected years 1900-2000 and projected 2010-2050



Note: Data for 2010-2050 are projections of the population.  
Reference population: These data refer to the resident population.  
Source: U.S. Census Bureau, Decennial Census and Projections.

Projected

# Disability and Aging

- ▶ Life threatening diseases are now chronic diseases
- ▶ Lifetime risk of a 65 year old becoming disabled is 68%
- ▶ Medical advances can mean more years of disability
- ▶ Married people have lower rates of disability

# Physical Disability and Cognitive Impairment

- ▶ Requirement for care and assistance usually determined by either physical disability or cognitive impairment
- ▶ Care required by physically disabled people can often be episodic
- ▶ Care required by cognitively impaired people will usually progress to the need for constant supervision

# Alzheimers and Related Disorders

- ▶ Most people are affected after age 65 with incidence going up with age
- ▶ At age 65, one in eight people will be affected by AD
- ▶ Probability of being diagnosed with AD nearly doubles every 5 years after age 65
- ▶ At age 85, almost one out of two people will have AD or another dementia

# What is Alzheimer's Disease

- ▶ Alzheimer's Disease is one type of dementia among many.
- ▶ Other dementias include vascular dementia, frontotemporal dementia, Lewy-Body disease, Parkinson's dementia, Korsakoff's dementia (alcohol-related) and several others.
- ▶ AD is the most common form of dementia, two thirds of people with dementia have AD



# What is Alzheimer's Disease

- ▶ Progressive brain disorder that diminishes thinking skills and memory
- ▶ Caused by plaques and tangles, a build up of protein, in the brain affecting the signals that cross the cells in the brain
- ▶ Degenerative process that spans many years, 7-10 years for most people - up to 20 years in duration

# Symptoms of Alzheimer's Disease

- ▶ Early stage symptoms:
  - ▶ Short term memory loss is often the first symptom
  - ▶ Confusion and disorientation, especially in stressful situations, unfamiliar environments or late in the day “sundowning”
  - ▶ Losing keys, glasses, hearing aides.....
  - ▶ Problems with math and organization
  - ▶ Some changes in personality or behavior

# Symptoms of Alzheimer's Disease

- ▶ Middle stage
  - ▶ Problems with both short and long term memory
  - ▶ Difficulties with speech or trouble understanding written words
  - ▶ Neglect of personal care or safety
  - ▶ Impaired judgment or behavioral problems
  - ▶ Difficulty managing day to day tasks in household

# Symptoms of Alzheimer's Disease

- ▶ Late stage
  - ▶ Difficulty with walking, may become wheelchair or bed-ridden
  - ▶ Loss of communication skills
  - ▶ Cannot follow instructions
  - ▶ Cannot do daily tasks such as bathing, dressing, toileting themselves
  - ▶ Problems with eating or swallowing
  - ▶ Does not recognize loved ones or respond

# What is Care Planning

- ▶ Preparing for the challenges that most people face during their aging process
- ▶ Comprehensive evaluation of the person's needs and options for care and services to meet those needs
- ▶ Identification of the values and goals held by the individual to incorporate them into the plan

# What is Care Planning cont...

- ▶ Identification of resources (formal and informal) that can be drawn upon as part of the plan
- ▶ Education about the range of services and care options available, along with consideration of financial resources and family support
- ▶ Development of a plan for care that meets the individual's needs and is consistent with their values and goals

# Why is Life Care Planning Important?

- ▶ Crisis is worst possible time to make life-altering decisions
- ▶ Provides optimal control for the individual receiving care
- ▶ Relieves worry and stress from family members
- ▶ Allows for clear communication with family and limits family conflict

# Who Needs Care Planning?

- ▶ Seniors facing health or cognitive problems - urgent needs, crisis management
- ▶ Seniors who are healthy and consulting you about financial planning issues
- ▶ Middle-aged clients planning for retirement or concerned about their own aged parent's health issues
- ▶ People in their 30's and 40's creating comprehensive financial plans to meet goals throughout their lives or facing health crises of older family members



# How to Talk to Clients about Care Planning?

- ▶ Introduce topic as natural part of financial planning process when discussing their future goals.
- ▶ Provide some basic education about aging and disability and the costs of future care
- ▶ Often using a personal story to provide examples of good and/or poor planning can connect people to the concepts; or ask them about their past family experiences

## How to Talk to Clients cont....

- ▶ Highlight the benefits of advance planning in maintaining control over the process should a crisis arise
- ▶ Back off if you meet resistance but return to the topic at a later date

## Components of a Care Plan

- ▶ Legal documents - POA's (durable), Wills, Trusts and other estate planning tools
- ▶ Financial planning - Wealth creation and planning, insurance options (particularly health insurance and long term care insurance)
- ▶ Health Care Proxys - Durable Power of Attorney for Healthcare, Living Will
- ▶ Funeral planning - this is especially important if Medicaid is part of their plan

## Components of Care Plan cont...

- ▶ Discussion of goals and values of client in aging process
- ▶ Identification of caregivers and other support people to carry out their wishes
- ▶ Education about options for care and how they are funded
- ▶ Communication with family or other involved support people about plan

# Education

- ▶ Most important component of care planning is education
  - ▶ Client
  - ▶ Family
  - ▶ Other support people in their life
- ▶ Don't overwhelm them with too much information at once
- ▶ Frequently check in with the client during the session to ask them to reflect back to you what they understood about the education you provided

# Options for Care and How it is Funded

- ▶ Is home always the best place for care?
- ▶ Safety is the key issue to consider when determining if the person can be cared for in his own home.
- ▶ Cognitive impairment dramatically affects safety. Round the clock supervision is very difficult to provide by family and very expensive with paid caregivers.
- ▶ Can be most expensive type of care

# In Home Care Options

- ▶ Adult day care - can be a good solution for working caregivers of people with dementia
- ▶ In Home Professional Caregivers
  - ▶ Medical agencies
  - ▶ Non-medical agencies

# In Home Care Options

- ▶ Personal Emergency Response Systems
- ▶ Medication reminder or dispensing systems
- ▶ Meals On Wheels, food preparation companies
- ▶ Visiting doctors



# Funding for In Home Care

- ▶ Private pay
- ▶ Long Term Care Insurance
- ▶ Medicaid (state welfare insurance) through the PASSPORT program (about \$800 per month allocated for care)
  - ▶ Asset limits (\$2000 for single, \$2250 for couple)
  - ▶ Income limits (about \$2349 for single)
  - ▶ Estate recovery provisions

# Residential Care Options

- ▶ Boarding Home
- ▶ Assisted Living
- ▶ Nursing Homes
- ▶ Continuing Care Retirement Communities (CCRC's)

# Boarding Home

- ▶ Least expensive option
- ▶ Must be independent in self care
- ▶ Provided in private homes or group homes
- ▶ Provides meals, laundry and housekeeping services (and maybe transportation)
- ▶ Long Term Care Ombudsman Program has the boarding home registry and will help a family find a boarding home.

# Assisted Living

- ▶ Offers a range of services including meals, laundry, housekeeping, medication management, bathing assistance and some other personal care
- ▶ Each resident has his own apt or room with common rooms for dining and socialization
- ▶ Private pay, costs range from \$3500 - \$8000 per month
- ▶ VA may help fund the care if eligible

# Nursing Home Care

- ▶ Medicare will pay for only a short time and only if you qualify for “skilled nursing care”
- ▶ Otherwise it is private pay or long term care insurance until your funds are depleted. Then Medicaid will pay for long term nursing home care.

# Continuing Care Retirement Communities

- ▶ Community which usually has independent apts or homes, assisted living and nursing home on their campus
- ▶ Usually the most expensive option, often with a “buy-in” provision
- ▶ May offer guaranteed care for your lifetime after the buy-in is paid (rare option now)

# Role of Care Manager in Care Planning

- ▶ Care manager is an expert resource (generally an experienced social worker or nurse) who can help client and family clarify their goals and care plans with objective information and resources
- ▶ Limited Consultation - generally 1-2 meetings with clients and/or family to discuss concerns and planning for care

## Role of Care Manager cont.

- ▶ Short term care management - assisting client or family with identifying and carrying out a plan to meet current goal, such as a move to a retirement community, assisted living or nursing home
- ▶ Long term care management - ongoing coordination of care or services in the home or alternate living community. Responsible for coordination of medical appts, updates to families or guardians, responding to urgent or emergent situations.



# Overall Goal is to Control Your Future

- ▶ While we cannot plan for all of the physiological changes or medical conditions we may face, we can control our decisions about our care environment
- ▶ Advance planning will allow your clients to maximize their control at this difficult time
- ▶ Planning will also decrease stress and the sense of crisis for clients and their families.

# Contact Information

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