

NC NEW COVENANT CHURCH
Caregiver Support Group



SPECIAL PRESENTATION

***Caregiving Journey
with My Father***

Managing Health Care, Dementia, Navigating Hospitalization,
In-Home Care, Home Safety, Finance, Qualification for Medicaid,
Maintaining Perspective & Encouragement, Q&A

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We save money to provide something for our children and our grandchildren.

There's also the necessity of considering our own future as seniors.

Self-Funded Retirement Options

- Savings
- Social Security
- Pension Income (not as common today)
- Military Benefits
- Privately Funded Plans
- Employment and other

Long Term Health Care Insurance

Covers health need costs beyond private funds

Something not considered when younger

Long Term Health Care Concerns

Every US citizen can qualify for Medicare

About \$175 per month

Medicare and standard health insurance ***do not cover*** long-term care.

Long Term Health Care Concerns

- Many seniors are able to be self-sufficient for a long time
- Maintaining good health when younger obviously aids in long term health
- There are unforeseen factors such as dementia or chronic illness
- Everyone's situation is different

Long Term Health Care Concerns

- Even limited home care costs can quickly consume funds
- Again, Medicare and standard health insurance **do not cover** long-term care

Long Term Health Care Concerns

- Dementia is not automatic with older age
- Getting a will done with power of attorney is essential to handle business and avoid probate

The Power of Planning

- Take action before action is needed.
- An emergency is not a good time to do planning
- "Only a fool doesn't prepare for what he knows is coming"

Self Funding Long Term Health

- Strong Retirement Income
- Substantial savings
- Long Term Health Care Insurance
- Self funded Care Cost: \$6000-\$7000+ per month

“Who is Going to Care for Me?”

“Who is Going to Care for Me?”
Assuming Something Is Not a Plan

The Concept of Medicaid

- Provide help for people who are not in a position to fully care for themselves
- A program for disabled people who are not in a position to fund their own long term health care needs

The Concept of Medicaid

- **Medicare** will pay for hospital stays
- **Medicare** will pay for about three weeks in a rehabilitation facility
- Afterwards, you are on your own, using whatever resources you have
- **Medicaid** supports long term care

Process for Medicaid Waiver Qualifications

- Requires professional support
- Receiving Medicaid Waiver required
- Interview with state worker needed to assess qualification

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My Caregiving Experience

Some Insights for You

1. Caregiving is a lonely journey, even when you are not alone.

Some Insights for You

2. Because most people have not been in the role of a caregiver, or have that mindset, their emotional capacity to understand and empathize with you is minimal to absent.

Some Insights for You

It is helpful to identify the people who have the capacity to listen to you, help you, pray for you, and maintain a posture of being willing to help. There are people like pastors, ministers, and professional caregivers who are gifted and trained to help others, because they've learned how to manage their own emotions. Some are too far into their own feelings to be helpful in dealing with the feelings and needs of others.

Some Insights for You

3. Do not feel sorry for yourself, even though you have times of deep sorrow and feelings of being abandoned and neglected. Remember that these are only feelings, not reality.

Some Insights for You

4. Do not stop living your life to care for another person

Some Insights for You

5. Find resources, people, and opportunities to be encouraged and educated along this journey.



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Home Safety & Practical Items

Home Safety & Practical Items

- Being safe in the home especially when no one is present is a major concern.
- Falling is one of the greatest concerns for older people.
- 24/7 in home care is **EXPENSIVE!**

Home Safety & Practical Items

- Ring cameras help with monitoring movement patterns
- Cameras can be configured to give motion alerts that send instant notification to my iPhone and Apple watch
- Good neighbors are helpful.
- Get neighbor phone numbers and we keep in touch

Home Safety & Practical Items

- Use mobile phone with tracking
- Very helpful when driving to find when needed
- Decide when to park the car for personal safety and the safety of others

Home Safety & Practical Items

- Install a landline at the house
- Mobile phones not always charged or settings can be changed
- Ringer may be turned off

Home Safety & Practical Items

- Assess safety of the house
- Single level house is best
- Restrict access to basement with digital door latch.

Home Safety & Practical Items

- Reverse bathroom door
- Prevents getting stuck in the bathroom against the door
- Add safety and convenience items

Home Safety & Practical Items

- Use fewer keys
- Add digital locks
- Family members and caregivers have access codes

Home Safety & Practical Items

- Do not treat older people like children
- Dementia does not change core intelligence
- Do everything with care and compassion
- Offer explanations, negotiation, reason, and appeals to intelligence

Home Safety & Practical Items

- Use digital thermostat with Wi-Fi remote access
- Saves money, can be programmed
- Easy to see and adjust
- Install night lights with motion sensing

Home Safety & Practical Items

- Use common sense items
- Many older people are still highly functional
- Afford as much freedom of movement as possible for as long as possible
- Provide interesting activities

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Medical Matters

Medical Matters

- Gain medical power of attorney. Become a H.C.R. or “Health Care Representative”
- Make decisions on advanced directives dealing with critical care, whether or not to resuscitate, etc

Medical Matters

- Consistent medications are essential.
- Discourage and stop “self medicating”
- Inconsistency with medications leads to problems
- Make use of the medical portals for communicating, keeping a record of treatments, medicines, and appointments
- Holding medical professionals accountable, but always show respect

Medical Matters

- Become familiar with doctors, nurses, and staff
- Honor the care and commitment of medical professionals
- Understand their tremendous workload and pressures
- When things are difficult and you don't fully comprehend what's going on, be courteous and respectful.
- Your loved one is the only person at the hospital or rehab center.

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Would Like Your Questions & Feedback

- Share your questions and feedback to help focus this discussion.
- Put your questions in the YouTube chat
- Send text to 317-358-7442.
- We will schedule another CSG in-person or on Zoom to further explore this topic further