

Caring For Today's Elderly

A guide by Pamela Holland

July 28, 2006

Updated: April 8, 2008

My family has taken on the responsibility of caring for elderly parents. This phrase "caring for" comes in many shapes and sizes for millions of people around the country. As a result of my experiences, I have put together a summary of some of the issues caregivers face. Hopefully this information will assist others who have taken on similar responsibilities.

I have included just some of the areas for consideration for what could be a loving, yet complex and confusing time. This time can also be emotionally and physically difficult both for the caregiver and the person being cared for.

You may want to add your own issues to this summary to fit your own experience.

While the summary describes all scenarios in terms of a male parent, this information clearly can be used for the care of anyone for whom you are responsible.

1. Where is your parent currently living?

If your parent is currently living alone in a private home or an apartment, you need to review his environment. Can the parent care for himself in each of the areas of the home?

- Kitchen – Is he able to shop for his food, cook for himself, be responsible for the refrigerator, the stove, the oven, the dishes/pots/pans and the preparation and cleaning up at meal time?
- Bathroom – Is he able to function independently? Can he wash, shower, and toilet himself? Does he require special equipment in the shower, or attached to the toilet? Can he maneuver getting into and out of the shower or tub without assistance?
- Living Room / Dining Room / Den – Can he be responsible for the care of the interior of the home? Can he remember to turn lights on and off, tidy up when necessary, and keep windows and doors shut and locked? Is there a fireplace in the home, and is he responsible for that?
- Bedroom – Is he able to get into and out of bed without assistance? Does he require any special equipment; i.e. transfer rail, adjustable sides, bed risers, special pillows, bedside table, bed trays, etc? Can he care for his clothes, keeping them clean and put away?
- Home interior – Does the house have a large number of stairs? Does it have a security system? Does it have hardwood floors, wall to wall carpet, or scatter rugs? Is he able to maneuver over all of the flooring types? Is he able to keep relatively clean the floors, rugs, and furniture?
- Heating/Cooling – Is he able to adjust the heating or cooling of the home? Is the heating gas, electric or coal? Is there a central air-conditioning unit?

- Exterior – Is he able to take care of the house, garage, yard, driveway, and any buildings or sheds on the property? Are there stairs, ramps, stone pavers, concrete, brick pavers, grass, or dirt?

If your parent is living in a private home, but not alone, you will then need to consider his role or responsibility for each of the areas listed above. Clearly if the parent is unable physically, emotionally or mentally to take on these tasks, then the tasks should be assigned to someone else in the home.

2. What are the choices for the future?
 - The parent could live with you or a family member or friend.
 - The parent could live in a senior community apartment or home.
 - The parent could live in an assisted living facility.
 - The parent could live in a full service skilled nursing home.

Although the choices above can be quickly listed, the process to move through these choices can be so very daunting. You may require the input of doctors and other professionals to determine the level of care which is required. Then, after a period of time, that decision may need to be made all over again.

Mental and physical capabilities need to be assessed if an assisted or skilled nursing facility is required. You will need to learn about the management style, the staff and the philosophy of the institution you are considering. Be sure to speak with other families who have a family member at the facility. Find out about the individual care, the staff nurses and doctors, the non-licensed care-takers, the rules and regulations, and the cost for non-Medicaid patients. Assess the size of the organization. Make sure to visit when you have an appointment, and also make sure to visit when you do not have an appointment, arriving unannounced. Eat a meal, speak with the patients, and learn about the activities and the available therapies. Make sure that the facility can handle your parent's special needs, i.e. is he a wanderer? Does he require a lock-down unit? Is special equipment required? Each of these choices should be considered carefully.

It may be that the parent is able to live on his own utilizing one or several services currently available to him:

- General daytime assistance, i.e. meals brought in, someone for housekeeping duties, local religious or community centers which may provide visitors, transportation, or shopping arrangements.
- A local daycare or community facility which could monitor his activities, provide him a daytime meal, and provide transportation to and from the facility.
- A daytime caretaker who visits for a few hours a day to check up on the parent, make sure that all is well, and that he is safe and comfortable.
- Assistance for the daylight hours, providing maintenance support, i.e. cooking, cleaning, and bathroom needs...showering, general hygiene, etc.
- 24 hour care – live in assistance.

3. Does the Parent live with you?
 - Do you have full responsibility for the physical and mental care of the parent?
 - Do you have help, either from a spouse, children, or extended family members?
 - Do you have help from community services, religious affiliations, specific organizations which deal with a parent's physical limitations?

4. What physical limitations does the parent have?
 - None
 - Special shoes or clothing
 - Loss of a limb or an inability to use a limb at 100% capacity
 - Use of a cane
 - Use of a walker
 - Use of a wheelchair
 - Need for eyeglasses or hearing aids
 - Need for oxygen

5. Does the parent still drive a car? This is usually a contentious issue as the discontinuance of driving most clearly defines a change in the ability for the parent to get around on his own. This must be addressed with the parent.

6. Does the parent have a pet? If so, the care of the pet needs to be monitored for its safety and health, and the safety and health of the parent.

7. Is the parent currently undergoing physical or psychological therapy?
 - Physical therapy: Does a therapist come to the parent, or does the parent go to the therapist? If transportation is required, who is responsible? How often do visits occur? Who is responsible for monitoring the required exercises at home?
 - Psychological therapy: If transportation is required, who is responsible? How often do visits occur? Who is responsible for monitoring the parent's condition, behavior and mental state at home?

8. What insurance coverage does the parent currently have on which premiums are being paid?
 - Car insurance (if applicable)
 - Life insurance – do you know the beneficiary(ies)?
 - Homeowners insurance (if applicable)
 - Umbrella insurance
 - At-home health care and/or long-term healthcare insurance
 - Disability insurance

A careful examination should be made of the insurance held by the parent. Items to check would include:

- company name, address, telephone number, web site
- names of beneficiaries,
- beneficiaries' addresses,

- contact information,
 - premium amounts,
 - premium payment deadlines,
 - exact limits of coverage and
 - time constrictions.
9. What healthcare coverage does the patient have?
- Is the parent over age 65?
 - Is the parent on disability?
 - Is the parent on Medicare?
 - If so, is there a Medicare Gap policy?
 - Does the parent have private health insurance?
 - Does the parent have a drug prescription plan?
 - Will he be eligible for the Medicare Prescription Drug Plan which began in 2006?
 - Does he have a vision plan?
 - Does he have a hearing-aid plan?
 - Do you know if he has coverage for healthcare equipment, i.e.
 1. canes,
 2. wheelchairs,
 3. walkers,
 4. breathing machines,
 5. hospital beds, etc.
 - Are there restrictions for at-home healthcare?
 - Is there coverage for an ambulance?
 - Do you know what the restrictions are for hospitalization and rooms, procedures, medications?
 - Does the parent have just one doctor, or are there several he goes to for specialist care?

You will need to carefully review all healthcare plans to fully understand what coverage the parent holds. You will need to have available to you:

- his member numbers or identification numbers,
- the telephone numbers for all plans, and
- the insurance policy numbers for all plans.

If the parent has at-home health care, do you know:

- how the policy works,
- if there is a daily coverage allowance,
- if Medicare approved Assistants or Nurses are required,
- if there is an annual or lifetime limit for care, and
- if the parent is eligible for assistance only after a hospitalization, or at any time when either 2 or 3 or more physical functions require assistance?

10. Are you familiar with the parent's financial situation? Is the parent able to manage his own finances? Do you need to review his finances for the following:
- Mortgage
 - Legal Debts
 - Pension Benefit from a company
 - Social Security benefit
 - 401k
 - IRA
 - Bills to be paid; ongoing debt
 - Stocks
 - Bonds
 - Dividends
 - CDs
 - Any other source of income
 - Real estate holdings
 - Credit cards; debt
 - Checking and savings accounts
 - Taxes on property
 - Involvement in law suits, either as the plaintiff or the defendant
11. Do you know all of the professionals with whom the parent is in contact?
- Doctors
 - Attorney
 - Accountant
 - Stock broker
 - Insurance agent
 - Banker
12. Do you know what legal documents the parent has?
- Will
 - Power of Attorney
 - Durable Power of Attorney
 - Healthcare Directive
 - Documents regarding ownership of any real estate, valuables, property
13. Do you know about your parent's health?
- What medications does the parent take?
 - Do you know the dosages and frequency?
 - Do you know the names of all doctors (Primary Care and Specialists), their telephone numbers and addresses?
 - Do you know what each medication is being prescribed for?
 - Do you have a list of emergency contacts?
 - Do you know when doctors' visits are scheduled?
 - Do you know what conditions the parent is being treated for?
 - **Is the parent able to answer all of the questions above?**

My experience with the issues of illness and medications and doctors and hospitals and specialists and procedures and tests and at-home care, etc., is that this is the one area which required some of the most detailed information and the most constant, almost daily monitoring, as the information changed quite frequently.

Besides myself, I had to keep other family members constantly informed, as the responsibility of transporting the parents to primary doctors, as well as specialists, was shared. Each of the involved family members had to have the most recent names of medications, their dosages and frequency taken, as well as making sure that each of the doctors with whom we visited had the same information.

As a result of the confusion, inconsistent information, questionable treatment, incompatible medications, and multiple prescribing physicians, I have used MedsFile.com as a healthcare management tool. This website keeps track of a patient's medications, doctors, pharmacies, allergies, supplements, and more.

It takes just one person to be responsible for keeping the information up-to-date, but allows every family member, doctor, specialist and hospital to have immediate access to this information through the Internet. This system also works for emergencies when getting detailed information to EMTs.

Remember that medical conditions such as Alzheimer's and depression, which may not be so evident in the beginning, play a very large role in whether or not a parent is capable of taking care of himself, even when you cannot see any physical mobility issues. Someone will need to check on the parent to make sure that medication is appropriately taken, as a severe illness could be the result of mistakenly taken drugs.

There are many different styles of pill organizers, i.e. monthly, daily, by size, by color, etc. You need to ascertain if the parent is capable of even taking the appropriate medication even after someone else has organized the pills.

As most people take medication, and many people take several medications, it becomes a chore to remember all of the drug names, the dosages, and the prescribing physicians with their contact information, as well as being able to recall all of the supplements taken and their dosages. Remembering all of this information accurately becomes an extremely difficult task for the elderly. And, taking the wrong drugs unintentionally can have disastrous results. Over 1.5 million Americans are hospitalized each year for not taking their medications as prescribed. Here again I relied on MedsFile.com to help me organize and maintain medication information.

14. Does the parent have funeral arrangements?

None of us wants to think of the day when a loved one will no longer be with us. Regardless of his and your personal belief system, arrangements need to be made. You need to ascertain whether the parent has begun to handle the following issues:

- Does he want to be buried or cremated?

- Does he own a burial plot? If not, does someone know where he wants to be buried? Is there a family plot?
- Has he chosen a funeral director?
- Has he chosen a religious leader?
- Has he chosen a casket?
- Does he want a religious ceremony?
- Does he want flowers, music, speakers?
- Has he provided a list of friends and relatives whom he would like contacted in the event of his death?
- Do you know how he would like his property disposed of?
- If certain items are to be handed to specific individuals, have his wishes been written down?
- Who will be handling the financial arrangements?

At this time of stress, families need advice from professionals and support from friends. Family traditions play a large role in getting through these difficult days, and you should confirm with those family members who are out-of-state as to what their expectations will be, and how they would like to contribute.

Summary:

While these issues do not constitute all that one would need to know in order to care for a parent, these are some of the core issues which would need to be addressed.

I learned over time that working with a parent to compile this information gave us both a sense of accomplishment, and a peace of mind in knowing that information was being handled and appropriately managed.

Although crises did occur, having the answers to these questions, and a strong foundation of information, alleviated much of the stress. These answers provided me and my family with time and assurance to handle whatever came our way. This information helped from turning crises into disasters.

To my parents who have graciously allowed me to step into their lives to learn more about them— thank you.

The author of this article, Pamela Holland, is the CFO of Holland Legal Group, Inc, but more importantly is a caring daughter and mother.

She encourages your comments, questions, concerns, and most importantly, your stories. You may contact Pamela Holland through the MedsFile.com website located at <http://www.medsfile.com> by clicking “Contact Us” at the top of the page.