

Aging with *Dignity*

*Providing Older
Adults with
Compassionate,
Effective Support*



SALMON
HEALTH and RETIREMENT

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Americans are living longer than ever.

For families who take the time to prepare for the future, their aging loved ones will reap the benefits of optimal care and the best quality of life in their golden years.

While looking toward life changes for senior family members can seem daunting, careful consideration of the impact for everyone involved will bring rewards. If you're not currently going through this process, it's likely you know someone else working through it.

This eBook will provide the tools to best support your aging family members and their caregivers with compassion and dignity while empowering them to make the wisest choices.

The SALMON
Continuum of Care
is part of all we do.



Preparing for the Future

DISCUSSING POSSIBLE SCENARIOS AS OUR LOVED ONES enter their senior years can be difficult. These challenging conversations are necessary to make sure that when the time comes, those family members have their needs met in the manner in which they feel the most comfortable. Once the decision has been made to start the planning process, there are professionals available who are skilled and experienced in providing the services required.

Here are tips to employ while discussing future health, financial and living options with an older adult in your family.

- **Set a time to have a conversation** about the future with them.
- **Stress appreciation for openness** and willingness in having this tough conversation.

- Time is of the essence, so **do not wait until it's too late** to make decisions.
- **Make an appointment with your family member's lawyer**, and capture healthcare, legal and financial preferences on paper.
- **Determine if their records are in order** and accessible if you should need them.
- **Talk to their CPA** and make sure they have enough money put aside in case they ever do need services or care.

Planning process questions for your parent

- If you needed care, where would you want to receive it?
- Would you want to stay in your house?
- If the time comes when you can't take care of the house, where would you prefer to live?
- Would you want to live in town or closer to me?
- Who is your healthcare proxy?
- Who is your durable power of attorney?
- Do you have a living will?
- Do you have any kind of document outlining your healthcare preferences?

There is no one-size-fits-all solution. Having discussions about the future with your loved ones, empowering them throughout the discussion and documenting their choices will make future events easier to navigate.

Legal and Financial Considerations

Legal and financial considerations are the backbone upon which every future decision is made. Have your family members meet with professionals early, gather the requested data and file this information in a place that is easily accessible. As individuals age, it is important that they coordinate their assets so potential emergency legal and financial situations can be handled promptly.

While legal and financial arrangements are crucial factors in planning for later years, they can also be some of the most difficult discussions to have. Make sure your loved one knows that you are working to help, not undermine them, in their decision-making. Meet with an accountant and an attorney to discuss long-term planning. It's also essential to know where things are - including vital documents and even cash stored in unique household hiding places, such as a toolbox.



Important reminder!

Have these discussions while your older family member is deemed competent by the lawyer or financial advisor assisting you in this process.

Financial information including:

- **Assets** - You should have a list of your loved one's assets outlining everything that they own, the amounts and how they're owned, especially anything that's owned jointly with children. This list should include stocks, bonds, bank accounts, annuities, and the family home. Note that even if your name was already added to bank and investment accounts, your parents still control those accounts for estate tax purposes and for nursing home costs.
 - Each parent can have \$1,500 earmarked for a burial needs account, which allows them to prepay their funeral and burial expenses.
 - In terms of valuation of the family home, use the town's real estate tax assessment to establish the home's fair market value.
 - Be sure to list pension plans, retirement accounts, and life insurance policies, including the amounts held and the beneficiaries listed in each account.
- **Liabilities** - Have access to home mortgage information as well as car loans and credit card debts.
- **Income** - Make sure all income sources are known, such as Social Security, pension(s), IRA accounts and investments.

Use your town's
real estate tax
assessment to
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fair market value.



Legal documents including:

- **Wills** - This vital, long-term planning document effectively outlines the desires of your loved ones and details their wishes upon their passing.
- **Healthcare proxy** - This document appoints a person who can help make medical decisions if the family member can no longer do so for themselves. It should include an advance directive and a HIPAA release.
- **Durable power of attorney** - This person, appointed by your loved one, can help them with their assets and income. If they become unable due to disability, the individual with power of attorney could take over assets and income, managing them for your loved one.
 - For this important responsibility, consider the child or other family member most competent and responsible to represent your aging parent during life and at their death. Select the person who will represent the senior's wishes first and foremost. Once that decision is made, be sure your loved ones sit down with the person chosen and discuss thoughts for medical care, funeral arrangements and other end-of-life decisions.

Don't procrastinate

It's important to have the documents prepared and signed while your loved ones are able; if they become disabled and unable to sign legal documents, the family may need to go through Probate Court, which is both costly and time-consuming.

Get Started Now

Sit down with the family and gather your parents' data. Enlist financial and legal professionals to work up a plan. Be sure to explore long-term care insurance coverage as a possible option.

Thinking about the future and the decisions that might have to be made is no easy task. However, having the assistance of a lawyer and a financial advisor, can alleviate additional stress knowing that there is a plan in place and documents to support it.



Responding in a Crisis

IT'S VERY HARD TO THINK OF A FAMILY MEMBER in pain, but slips, trips and falls are some of the most common accidents for older adults. Whether these happen in their home or out and about, the experience will be traumatic.

If this happens, you will face a series of important decisions. Knowing how to proceed according to your loved one's best interests and desires can make the process smoother and easier for all.

When the unthinkable happens, here are some questions to ask the hospital care manager after the event. Here are nine important questions to ask:

- 1 How is recovery proceeding since the surgery or other treatment?
- 2 Is pain being managed?

- 3 Have there been any meetings with physical therapy (PT) and occupational therapy (OT)?
- 4 What information can the doctor share?
- 5 With this condition, what are the typical next steps?
- 6 Will they be able to return home?
- 7 Will assistance with rehab or help be needed at home?
- 8 Will assisted living or skilled nursing be the next stop?
- 9 What is observation status and how does that work with an insurance company?

Information to Know

During the planning process, be sure to ask and document which skilled nursing center your family member deems acceptable. Knowing your loved one's wishes eases an already stressful situation.



Rehabilitation

Your loved one will be transported to rehab in an ambulance when ready for that level of care. Be sure to pack comfortable clothing for them for physical therapy (PT) and occupational therapy (OT); they will need to be able to stretch and move. Include whatever is needed for a normal overnight stay including personal items. Note that slip-on shoes, flip-flops, and sandals are not recommended.

Moving back home

When the stay at rehab is done and the move home is planned, you will work with a case manager or a social worker at the rehab location. They will guide you through the process and the timing of what is next.



Most likely they'll discharge your loved one to home care, which will include visiting nurses and therapists. It will also include OT and PT, so that they will get stronger and back to baseline function. If all goes well, your loved one should get back to a normal routine.

Medicare coverage is based on the number of overnights of acute hospitalization per benefit period. Contact Serving Health Information Needs of Elders (SHINE) to receive assistance in understanding benefits in the hospital and in short-term rehab. They can be accessed by calling 1-800-AGE-INFO.



Care at Home

YOU'VE ENDURED THE TRAUMATIC EXPERIENCE OF A LOVED ONE injuring themselves. They have made it through their hospital stay and are hopefully getting stronger in rehabilitation. Now it's time to think about their return home and the preparations that can be made to ensure they feel cared for and are safe.

What to expect

The transition home is a big step. Once returning home, chances are your loved one will have regular visits from a physical therapist and a nurse. Home care providers can further support you and your family by offering a variety of services, including meal preparation, bathing, showering, medication management and much more.

When discussing the move home, it is important to address living and sleeping arrangements. It may be necessary to arrange sleeping in the main living area to help avoid stair climbing. Some items needed may include:

- A toilet adapter for the toilet seat;
- A shower chair and grab bar in the bathroom; and/or
- A wheelchair and walker.

Contact the insurance company to find out what's covered. Then have a family meeting to figure out how to make any necessary changes prior to your loved one's arrival home from rehab.

Transition challenges

While moving back home is a happy occasion, defining new living parameters and figuring out how to deal with unfamiliar issues can take its toll. Everyone will want what is best for the recovering loved one, but balance can be difficult to achieve.

If needed, look into other healthcare options, such as a home care agency. If you decide to pursue this option:

- Get recommendations. Perhaps ask the local senior center to suggest some reputable providers.
- Always make sure to speak with a few different agencies before making a decision.
- Ask if they are bonded, insured and licensed.
- Inquire if they perform background checks and drug tests on their employees.
- Request information on their staff's training and education.
- Ask how the agencies supervise their caregivers and what type of quality control they conduct.
- Question them regarding their communication style between the family, the agency and the person receiving care.
- Find out what the costs are or if they work with insurance.

You may be pleasantly surprised to find that some of the costs are covered. The more questions you ask prior to employing a caregiver, the better the experience will be for all who are affected.



Is it Time to Move?

MOVING YOUR LOVED ONES FROM THE HOUSE they've lived in for years to an independent living community can be filled with joy and excitement to start a new chapter in a place where they can worry less about maintaining a house and do more living.

Assisted living may be appropriate, but a harder sell, since pride can get in the way of acknowledging the need for some assistance in the activities of daily living.

Even though your loved ones may acknowledge they are no longer up to the physical care of the house and everything that goes with it – which often includes driving – this time can also be a time of stress and worry for the entire family. There are many ways to make the act of moving a positive experience.

Choosing the right community

Depending on the needs of your loved ones, independent or assisted living could be the right decision. These different living arrangements often exist in the same community or on the same campus, allowing for continuum of care.

Independent living (retirement) communities have much to offer including activity-filled living, luxurious living spaces, welcoming common areas, walking trails and more. A full schedule of events can include lectures, excursions, art classes, and exercise groups. Shuttle service is available to get your loved ones where they want to go off-campus. Many communities also allow having four-legged family members live with them.

Unlike independent living, assisted living allows personal freedom with abundant options, coupled with the right level of care to meet each resident's needs. While some personal care is provided, assisted living residences should not be confused with nursing homes.

Both independent and assisted living have much to offer. There's a great deal of diversity in many communities in terms of activities and people your loved ones can meet. They are not moving out of anything; they are really moving into something.

Prior to moving into either kind of senior community, be sure to visit several to get a full picture of where your loved ones would be most comfortable. Take a walk around and see common areas and a number of residences. Consider all factors including costs, style, staff, activities, and services when making the decision.



Managing the move

Once your family has found the right residence to meet their loved ones' needs and makes them feel comfortable, use the expertise of their staff to guide you in choosing a senior real estate specialist or senior move manager.

- When interviewing these companies, ask for their experience, credentials and fees.
- Carefully review contracts and be aware of limitations and care plans.
- Ask for references and find a team that works exclusively with the senior population. It really does make a difference.

Trying to make the transition alone can sometimes cause more strain on a family than necessary. By finding and working with the right resources, the move can be smoother logistically and emotionally.

Helpful suggestions:

- To avoid ad-hoc showings of the home, know that your family may request the house not be advertised with a sign out front and no lock box on the door.
- Also, if changes or renovations need to be made to sell for top dollar, rely on only the most reputable contractors.
- Consult with a senior move manager to help with complex emotions brought up by moving. These professionals can help decide what to take to the new home and what to leave behind.



Cognitive Health – What You Need to Know

WHEN A LOVED ONE SHOWS SIGNS OF FORGETFULNESS if they aren't making sense anymore or they are neglecting their own care, they may be suffering from Alzheimer's disease or another form of dementia.

Usually, the person suffering is the last to know. It can be hard for other family members to understand and/or accept what's happening and react properly. The disease affects the individual—along with everyone close to them.

Navigating the unknown

Keep communication lines open for your aging loved ones to tell you about changes in their lives, including changes in the behavior of spouses.

Things to look for include:

- Leaving appliances on when not in use
- Frequently losing things, such as keys
- Forgetting to take medication
- Exhibiting changes in personal hygiene; e.g., forgetting to shower
- Getting upset and changing the subject when questioned
- Calling people they know well by the wrong name

Enlist outside resources to support and help care for your loved one. There are professionals with compassion, patience and, most importantly, knowledge to help families navigate the logistics during this stressful time.

Here are some steps to take to help:

- Make an appointment with a doctor. A neurologist is a medical specialist focusing on the nervous system, including the brain.
- Approach the person with care along with someone else who is close to them, if possible.
- Attend the appointment with a loved one.
- Be encouraging and supportive; this appointment can be difficult and frightening for them.

During the appointment, the neurologist may run some tests and have an initial consult, then refer you to a neuropsychologist. Either of these doctors may perform evaluations including paper and pencil type tests that look at memory, attention and concentration.

Address memory impairment with compassion

After being diagnosed, other family members should explore different care options available to them, including home care and community care. Ask questions about the level of care of service will provide:

- Will the activities of daily living be addressed?
- Is care time measured or charged by the minute, hour or unlimited?
- What are the limitations of a service or community?
- What are the emergency procedures of a service or location?
- What options will provide your loved one with the best quality of life for the longest amount of time?

Don't forget that your loved one is still a person. Even if they are not acting as they once were, they can still interact with the world and the people around them, just in different ways, which change as their disease progresses. Treat your loved one with dignity, respect and a thoughtful approach. By paying careful attention to that person's body language and moods, you can have positive interactions.

Over time, memory-impaired people become unable to express their needs or wishes. That makes it especially important to plan ahead, documenting their wishes early on, to eliminate miscommunication and ensure the loved one has been heard.)





Caring for the Caregiver

B **EING THE CAREGIVER FOR A PERSON** living with Alzheimer's disease or another form of dementia can be stressful and isolating. Here are some ways you can maintain a healthy frame of mind as you support your family member whose capabilities are declining.

- **Maintain respect** when topics become uncomfortable to discuss. You will feel better about the conversation when you look back at it knowing you remained calm and did not get defensive.
- **Remind your loved ones how much you care for them** if you're having a hard time getting your point across or when discussing continuing care with your family and they seem frustrated.
- **Regularly hug and hold hands with your loved one;** even as their memory is fading, their need for affection remains and offers calm and love.

- **Take one step at a time.** Be proactive and know that there are many interactions to be had and many decisions to be made; keep moving forward.
- **Divvy up some of the workload.** Let organized people handle gathering paperwork, while more technology savvy people look up information and tips online. Play to each other's strengths.
- **Be sensitive to your loved one's dilemma.** Allow them the chance to breathe and make mistakes, especially when topics like depression, anxiety or confusion come into play. Remember, not every person is in touch with their emotions
- **Ask questions.** If you are confused about insurance coverage, legal terms or healthcare diagnoses, get the information you need to feel comfortable.
- **Turn to others who are in your situation.** Support groups can be a great resource for caregivers. Attending meetings can boost morale and provide a forum for those faced with similar challenges to empathize and offer solutions.
- **Learn what you can do.** Becoming educated about illnesses and problems means you can better manage their symptoms. Find new ways to communicate with your loved one that doesn't include correcting them.
- **Make sure that you take time for yourself and de-stress.** Turn to friends and/or other family members to talk about what's going on and have a shoulder to lean on if and when you're feeling overwhelmed.
- **Take pride in the wins whenever they come.** Every victory is a chance for celebration and helps lift spirits.
- **Live in the moment.** There may come a time when your loved one may not recognize other family members. Embrace today.
- **Find the humor in the situation.** Laughter can boost your mood and help you push through tough times.



Support Each Other and Appreciate All that Life Offers

This can be a challenging time for everyone in your family. Take time to appreciate each other and treasure the moments you have together. Life is constantly changing; being proactive can help make those changes easier to handle for all involved, especially your parents and other older loved ones.

Contact SALMON Health by calling 888-587-4409 to learn more about how we can help support you and your family.

We are grateful for Neponset River Regional Chamber of Commerce's contributions to this booklet, and remind readers there are other resources available to help them with these discussions and planning; some are listed below.

Neponset River Regional Chamber (nrrchamber.com)

Aging Service Access Point (1-800-Age-Info, www.800AgeInfo.com)

Aging with Dignity (Agingwithdignity.org)

Honoring Choices Massachusetts (honoringchoicesmass.com)

PatientCareLink (patientcarelink.org)

Nursing home survey performance tools (mass.gov)

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