Aging in Place By Susan Mogren

Aging in place might be a temporary plan or a permanent plan. Can they live alone?

**This is a list of Activities of Daily Living, typically used to see if someone is able to live alone.**

* Personal hygiene and grooming
* Dressing and undressing
* Communication
* Sleeping
* Meal prep and feeding
* Kitchen, food storage, and fridge needs to be sanitary and pest free
* Breathing, eating and drinking
* Mobility and ability to transfer
* Toileting
* Continence
* Controlling body temperature
* Housekeeping minimum: sanitary bathrooms and kitchen, vacuum, dust and change sheets
* Access to multiple entrances and exits for emergency responders
* Laundry and clean clothing organization, less is more
* Exercise and Health regimen
* Medication management, and delivery or mail order prescriptions
* Physical therapy to insure mobility
* Memory care and stimulation
* Leisure time and recreation, or outings.
* Ability to open mail and pay bills keeping in mind income and budget. You can’t spend more than you have.
* Accept help and evaluate Senior services available in the area.
* Mail delivery, or pick up. Ability to get to the mailbox.
* Ability to drive and twist your body enough to back out of the driveway and look both ways.
* Eyesight and hearing evaluation.
* Ability to keep a personal calendar and check it daily, to insure appointments are kept.
* Ability to get to doctor’s and dentist
* Ability to navigate specialist’s appointments in unfamiliar new buildings, and parking garages.
* Ability to ask questions and have a full understanding of appointments and relay information to others. A journal of appointments is recommended, or a scribe should attend appointments.
* Do they plan home maintenance, yearly cleaning for furnace and a/c tuneup, replace appliances every 10 years, clear gutters of leaves 2x a year, yard clean up, ask for help with a faucet leak or running toilet, can they change ceiling light bulbs?
* Can they manage stairs, is there a first floor full bathroom? Do you need a higher toilet? Can they execute to get the septic pumped every other year? What goes into the toilet?
* Home safety: trip hazards, toilet clogs, heat, electrical, plumbing, pest, water intrusion, identify blackstains/mold, bathroom grab bars, roof, tree work, working windows, doors and locks.

Assisted Living or private pay Nursing Home care costs 8K, 10K – 14K per month. Investing one or two months “rent” into your home to stay home, might be prudent and essential. To achieve optimum results, collaboration is key.

AT HOME

* Clear up Clutter. *My walk ways are free of anything that could trip us.*
* Keep an eye on FIDO. *I am careful that my pet isn’t underfoot when someone is standing or walking.*
* Make timely repairs. *I am quick to fix loose or wrinkled carpet and tighten handrails along stairs.*
* Ensure good lighting inside and out.  *I have an overhead light in every room. I enjoy under cabinet lighting in the kitchen and being able to see the interior of my closets. Good lighting helps me notice puddles in the basement because I know they need attention.*
* Use non skid mats in the bathroom or on any surface that could get wet.
* Trash and debris go into the trash and/or dumpster.

BEING ACTIVE: I Enjoy Activities Outdoors while

* Watching my surroundings for Potholes, sunken walk way pavers, cracks, train tracks, rocks and leaves, or anything else that could make me fall?
* Walking carefully if weather makes terrain slippery with water, ice, or snow.
* Watching carefully when I back up the car. *What strategies do I use to avoid backing up my car?*  *I turn my body or use mirrors to back out of the driveway, store, or restaurant.*

When going to and from my car I am careful to

* Avoid rushing and distractions. My cellphone newspaper and other items are tucked away for later.
* I watch my step on gravel, stairs, curbs and other place where the surface changes
* Stay alert for other vehicles in the area including bicycles.

Ask your parents about financial security.

* How do you handle everyday expenses?
* Do you have a financial advisor?
* Do you have a complete estate plan?
* Are important documents accessible? Financial statements, insurance policies, trust paperwork, wills.
* Do you carry credit cards with a balance? Can I have a list of your credit cards? Can you eliminate these and use Debit cards so you don’t pay interest?
* Do you have a reverse mortgage?
* Can we evaluate all debt? Do you owe anyone money? Does anyone owe them money?
* Are bills opened and getting paid?
* How do you receive a “paycheck” from your portfolio to supplement Social Security?
* How much is your social security check? Is anything direct withdraw, such as any Medicare charges or prescription coverage?
* Do you know where key documents are? Wills, trusts, taxes, POA, health care proxy, investment portfolio? Health insurance docs and life insurance policies, deed to the house, attorney, Medicaid planning, deeds and titles to vehicles. Checking accounts, savings, and retirement accounts, social security, marriage and death certificates? Passwords for accounts? Online access?
* Have a family discussion so everyone is aware of your parent’s situation and desires, and come to a consensus of who will do what, should your parents need assistance in the future. For the best outcome, consider each person’s strengths, availability, and natural talents. The burden often falls on the kids to get the conversation going, so encourage a mutual understanding of both emotional and financial matters, so that you can all be able to “enjoy the present. “
* Explore future possibilities. Have they thought about what they might do in the event they need ongoing help? Discuss possibilities, such as future living arrangements.
* Plan ahead for long-term care, assisted living costs 10-14k per month. Do you have long term care insurance? What can they afford? Would you need to supplement their ability to pay? Do you have an alternative plan?
* Be on the alert for financial exploitation, abuse and scams. Add your name to banking accounts to monitor balances and transactions. Consider Debit cards for direct debit and electronic checks.
* Keep a file on any improvements done to the house. Use a home history sheet to ID what they know about the house.
* Do they have income properties or a second home?
* Ask parents for their social security number, a COPY of their Medicare health cards, and know their birthday date and year.
* Current list of meds and primary care info to consult in an emergency. Discuss HCP.
* DNR on the fridge?
* The biggest risk of expensive medical bills is 1) not paying your monthly health care premium, and 2) ambulance services, it is expensive and gets billed to the patient. If you call 911, does it request a private ambulance or if the town provides services, and what is the cost? Have a plan to pay. Note: An anxiety attack can prompt paramedics to attend and bring you to the hospital for a cardiac evaluation.
* Have they made funeral or burial arrangements? What are their wishes and how will it get paid for? In what way will the family celebrate their lives?
* If seniors are buried in mail, consider having some bills come to you, to pay on their behalf. My mother was unable to open mail, when my Dad went into the nursing home, and when she had an episode, she was uninsured due to lack of payment.
* Should they be driving?