

A GUIDE TO

HELPING YOUR LOVED ONE AGE IN PLACE AT HOME

SHRONICA HOLMES

ARE YOU EXPERIENCING THIS?

Guilt is an emotion that we all experience at one point or another in our lives. As a Senior Care Advocate, I come into contact with families experiencing Caregiver Guilt. What is caregiver guilt? The most common type of guilt caregivers have to deal with is having to make a decision on whether or not you need to move your mom or dad away from their home into long-term care. You feel guilty because you know how hard they worked and made things possible for you to succeed and now you struggle with trying to fit them into your everyday life. Most caregivers are still working or recently retired and have to juggle their own families on top of any health challenges so it can be hard to fit a loved one in and it soon becomes overwhelming and starts to affect your personal life.

Why this e-book? Over the years I have had many conversations with families on the verge of breakdown due to being overwhelmed with their loved ones' aging process. I have also spent many years helping seniors age in place in their own homes because they simply were afraid to go into a nursing home or someplace other than their own home. The purpose of this e-book is to help family caregivers with relief by giving them the tools and resources to help ease the burden of some of the challenges of being a family caregiver and to share tips and give you options for keeping your loved one at home. I pray that this e-book can help guide you on where to begin when it comes to taking care of your loved one.



SO, WHAT IF I CAN'T AFFORD LONG-TERM CARE OR THEY REFUSE TO LEAVE THE HOME?

Before you make the final decision; here are 5 action steps you can take before you move your loved one:





AGE PROOF THE HOME:

Make sure your loved one has all of the necessities in their home before you leave them. Age proofing is making simple changes around houses so people can continue living alone or with others as they wish.

TIP:

Start with decluttering your home and make sure all walkways are clear to move around in. Get rid of any trip hazards such as rugs or sharp objects that could potentially hurt someone's feet when they step on them! Most falls occur due to tripping hazards.

Personal DISCLAIMER: Do not go into the house just throwing things away! This is the quickest way to get cussed out or put out. Many of the items they accumulate over the years have sentimental value. Have 3 areas set up: Keep section, donate and throw away and then let them decide on which section it goes in. Yes, it will take all day so start with one room at a time this way they can see how good it looks and won't be as hesitant with the other rooms.

RESOURCE

For those who are approaching retirement or already retired and need a guide on how to make sure their homes can withstand the test of time, AARP created this easy-to-follow manual. The process is simple click this link to download an easy-to-follow PDF guide.



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IN-HOME SAFETY AND ASSISTANCE

What are some ways you can make sure that your loved one stays safe in their own home? The right tools will help them and you feel more confident and independent. Consider these options and safety devices for when wanting them to remain in the home.

HIRE A PRIVATE SITTER

Consider hiring a private sitter- it's the best way to make sure your loved one is safe and happy. Ask friends for personal recommendations or call an agency that provides these services before you go into search! Be mindful of prices, as they normally range from \$15-\$20 per hour depending on the needs of the individual and the amount of hours needed.

HOME HEALTH OR HOSPICE

Hospice care is tailored to meet the needs of patients who are nearing life's end. It provides emotional and practical support for both physical healthcare professionals as well their loved ones in order to make sure they have everything needed right up until it's time to leave this world behind us all. The similarities between hospices/home health services lie within how each approach addresses distinctly different sets or goals while still providing diverse levels. Both home health and hospice can possibly be covered by Medicaid or Medicare benefits to where there is no out-of-pocket expense. Call your provider and ask to speak to your plan's Case Manager. Please also note that a physician must also sign off on this.

Click **HERE** to see what the difference between the two is.





IN-HOME SAFETY AND ASSISTANCE

MEDICAL ALERT SYSTEM

A medical alert system also referred to as a personal emergency response system (PERS) can provide increased independence for loved ones and peace of mind for family caregivers. It is a device that is normally worn as a pendant or bracelet.

 Medical alert devices might include GPS, cellular connectivity, fall detection or prevention, in-home health and well-being monitors, activity trackers, movement sensors, and more. Alert services might come with smartphones or as a feature of home security systems.

Resource:

Visit your local Texas Dept, of Health and Human Services as they have funding for these devices. **ACCESS HERE**

ECHO SHOW OR ALEXA FROM AMAZON

This will allow you to set general reminders, daily reminders for medications, and video calls to check in on them and they can call out for help in case of emergency.

Resource:

Check out this video I found that will give you a good insight into its features:



INSTALL SECURITY CAMERAS

Security cameras for seniors can be a great way to keep an eye on their health and the people around them.

RESOURCE

I always encourage people to make sure they have their loved one's emergency information in reach in case of emergency. This form needs to be laminated and put on the refrigerator so that emergency responders can have easy access to medical history. **ACCESS HERE**



THE LEGAL STUFF

PUT IT ON PAPER

This will probably be your most stressful topic to discuss with your loved one. I have often found that family members try to avoid the topic of death with mom or dad and their siblings. A power of attorney and guardianship are tools that help someone act in your stead if you become incapacitated. With a power of attorney, you choose whom you want to act for you. In a guardianship proceeding, the court chooses who will act as a guardian. It is very important that you know the difference between them.

POWER OF ATTORNEY (POA)

A power of attorney is an estate planning document that allows a person you appoint to act in place of you for financial and/or medical purposes when and if you ever become incapable. You may limit a power of attorney to a very specific transaction or you may grant full power to someone over all of your affairs.

Resource:

For a free template to obtain a POA. ACCESS HERE





THE LEGAL STUFF GUARDIANSHIP

Guardianship is a legal relationship between the guardian and the person who has become incapable and can no longer be able to take care of his or her own affairs. Guardians can be authorized to make legal, financial, and health care decisions for the ward. Depending on the terms of the guardianship and state practices, the guardian may or may not have to seek court approval for various decisions. I often suggest this for the people who have loved ones with dementia, Alzheimer's, or a mental behavioral issue. If you have a loved one who is very reluctant aka stubborn then this is going to be your biggest challenge.

Resource:

Click **HERE** to get a list of elder care law attorneys in Texas. *Most of them offer a free consultation.*

TRUST AND LIVING WILL

A Trust and Living Will are similar but different and can be confusing on which one you need. So to see which one you may need to take this handy quiz I found.

Resource:

Which one do I need quiz: https://trustandwill.com/get-started

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HIRE A AGING IN PLACE ADVOCATE

Your Aging in Place Advocate begins with an assessment to create a custom care plan for your aging parent to remain in their home independently. This assessment will allow me to come to your home in person or virtually to walk-through to implement the above steps for you. So basically, I do all the leg work for you at a cost. Our visit will also include me helping you be proactive by connecting you with the right people to put in place a power of attorney, guardianship, and wills.

If after the visit you see that your loved one needs placement in long-term care, I can help with that at no cost to you.

To book a free 30-minute discovery call click here: **BOOK A FREE CONSULT**

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DON'T PUT ME IN A NURSING HOME!

At some point, we have all heard the phrase "don't put me in a nursing home," from your loved one. There are options to keeping them out of a facility. This is where I can help you by giving you referrals to residential care homes in your area. A residential care home is a home just like mom or dad grew up in. In fact, most of them only house no more than 6 to 8 so this means the care is more personalized. The purpose of these homes is to create an environment where seniors can still feel independent with the same feel as a home. They operate similar to an assisted living or nursing home but without all of the facility rules. I often tell people to think of the golden girl living situation but add in 24/7 care with a personal concierge on-site when thinking of a residential care home.

When searching for care for your mom or dad, you will quickly realize that long-term care is expensive. In fact according to In Texas, the average cost for 3 years of long-term care is \$229,950 (\$76,650 per year) at 2020 rates. That cost is projected to be \$415,314 (\$138,438 per year) in 2040. And it's not only seniors that need long-term care. Click **HERE** for more info on long-term care cost in Texas.

Click <u>HERE</u> to see what residential care homes can look like <u>www.therosecarehome.com</u>

What's the difference?

- Assisted Living Facility is a community designed for independent seniors with low to no healthcare needs.
- A nursing home is a facility with on-site skilled nursing and is for a senior with high functioning health needs.
- A residential Care Home also called a Personal Care Home is a house for seniors with 24-Hour care that can accommodate some high/low functioning health needs. These homes bring in home health or hospice to help residents with their skilled nursing needs.



QUESTIONS TO ASK WHEN LOOKING FOR LONG-TERM CARE



TYPES OF CARE, SERVICES AND PAYMENT OPTIONS:

- Is the facility Medicaid or Medicare-certified?
- What kind of care and services does the facility provide? Is it what I need?
- Does the facility have a special wing or unit for memory care, short-term rehabilitation, and/or ventilator care?
- How does the facility bill its residents? Is it a monthly paper bill or do they accept electronic payments?
- What services are covered, and how much do they cost? Are payment plans all-inclusive or tiered? Get the cost of everything in writing.
- Has the facility been cited for any types of abuse or neglect? Go to Nursing Home
 Compare to see if the facility has gotten any citations over the past three years. If the
 facility has been flagged, ask the administrators about it and how they fixed the
 problem.
- Who determines the type of care residents need and receive? When a different level of care is needed, how will the resident and family members be informed?
- How is medical care determined? Are there doctors who come to the facility or do residents keep their own doctors?
- How are prescriptions filled and refilled?
- How is medication disbursed?
- Does each resident get to choose when to get out of bed and start their day, or is there a set schedule for everyone to follow?
- What kind of meals are served? Does the kitchen accommodate specialized meals, for religious or dietary reasons? If needed, does the staff help residents eat?
- What kinds of activities are available?
- Does the home arrange transportation to medical appointments or does the family assist with that?
- What is the visiting policy?
- What is the Covid-19 policy, procedure and rules?
- What are the admission and discharge policies?



FACILITY LAYOUT, AMBIANCE, RESIDENTS

- Is the facility clean and well-lit? Do you detect any odors? Is it attractive to you? Is it warm and enticing?
- How is the temperature in the building?
- How are the noise levels?







- How is the layout of the various floors? Is it easy to get from your room to a common area?
- Are there handrails in the hallways, rooms and bathrooms?
- Are the furnishings comfortable?
- How do the residents look? Are they well-groomed and dressed?
- How many residents to one room?
- What are you allowed to bring when moving in?
- Is there closet or storage space available? Do they have locks on them?
- Do the residents have access to a telephone and a television? Is there an extra charge for these services?
- Is there a secure outdoor area?
- What are the demographics like? Will your loved one feel like they fit in? Will the staff be sensitive to any non-traditional family arrangements?



STAFF (OBSERVE AND ASK)

- How often do you hire?
- Is staff available 24/7?
- How does the staff speak to and interact with the residents? Are they friendly and kind? Is the staff respectful of residents' privacy?
- How does the staff enter a resident's room? Do they knock? Do they close the door when helping residents bathe and get dressed?



OTHER GENERAL QUESTIONS

- Does the facility have a bed available now, or is there a waitlist?
- Is the location convenient for visits from friends and family?
- What are some recent changes made to the facility? Why were they made? Any future improvements being considered?
- Are there generators on-site in case of weather-related or electrical emergencies?
- What are the emergency procedures?
- Where will the residents be taken if the state or local government declares a mandatory evacuation?
- Does the facility provide religious or cultural services and programs?

*reference: care.com

Bonus Content

FAMILY DIRECTIVE QUESTIONS

This next page is designed for the family caregiver to sit down with your loved one and ask these questions but before you do this be mindful that this will be a hard conversation and can get very emotional. If you want this to go well please read the advise FIRST before diving in.



- Ask your loved one to whom you are asking these questions if it is okay to do it,
 why you are doing it, and what is a good time and date to do this. Getting them
 involved in this process is KEY! If they feel like you are taking over then they will
 immediately shut down. Let them always have a say so in their care and decisions.
 Ask them even if you think they won't remember or care. No one wants to feel like
 their independence is being taken away.
- Schedule a time that works best for all the people who are involved in this person's care. (Holidays are best because the whole family is there)
- Give all the people involved in this process a copy of this and save it somewhere digitally.
- Make copies of the documents that are needed—Ex: Life insurance, etc. This is in case there is fire or water damage to the documents.

FAMILY DIRECTIVE QUESTIONS

Being proactive is better than being reactive



BACKGROUND QUESTIONS:

Full name/maiden name
Previous first or last names used
Date of birth
Place of birth
Social Security number
Parent's full first and last name
Children's names, phone numbers and addresses

High School name and graduating year Previous employment retired from Emergency Contact numbers

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HEALTH QUESTIONS:

Primary doctor name:

Insurance Name:

Medicare ID #:

Clinic name:

List Medications:

Primary health conditions:

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FINANCIAL QUESTIONS:

Bank Name

Account number

Listed account holders that have access in case of emergency Sources of Income: Social Security, Retirement, IRA, TRA and etc

Amounts of each income

Action Item: Do you have a WILL? If so where is it located? **Go locate it to make** sure it is located in the place where they said.

List assets: Homes, land, and cars

Action Item: Where are the titles located? Locate them and make sure they are

there

Insurance Policy/Burial Insurances: Policy number and company name Action Item: Call to verify that the policy is active and current

Utility Companies: List each company's name and due date



WISHES AND WANTS:

Action Item: Which family member(s) do you want in charge of leading death arrangments? **Ask the family member (s) if they can agree to this task**

What funeral service should we call to handle the arrangement?

Burial: Location of the cemetery?

Burial: Special Instructions like what to wear, food served, songs sung and etc

Cremation: Where do you want your ashes scattered?

CAREGIVER RESOURCES

Caregiver guilt is a very real emotion, but it's important to remember that you are not alone. However, don't let this guilt keep you from getting the help and support you need. If you are feeling guilty about the possibility of moving your loved one into a long-term care facility, know that you are not alone. Many caregivers feel this way and it is natural to want to do what is best for our parents and grandparents.

Respite Care: Respite care provides short-term relief for primary caregivers. It can be arranged for just an afternoon or for several days or weeks. Care can be provided at home, in a healthcare facility, or at an adult day center.

Support Groups: The overall goal of caregiver groups is to enhance caregivers' coping skills, through mutual support and information-sharing.

FREE Resources

Area Agency on Aging: AAA can help with all things aging, disability, behavioral health, and intellectual or developmental disabilities services. They offer free respite care and help with understanding and choosing health plans during open enrollment. Click **HERE** to get in contact with your local Area Agency on Aging.

Alzheimer's Association: AA can help with anything related to Alzheimer's and/or Dementia. They have several free programs that can assist with respite, education, and support. Click <u>HERE</u> to find your local chapter.

*** I also suggest you google" **LOCAL Alzheimer's Resources**" for local programs in your area that offer the same type of services as they may have funds to assist with care and training.

Financial Assistance: For any type of financial assistance like helping with rent, utilities or medications call 2-1-1 or click <u>HERE</u> to find your local resources. You will be surprised to see how much financial help is out there.





HI THERE, I'M SHRONICA

As the owner of The Rose Residential Care Home In Tyler TX, Shronica Holmes is diligent in her business and committed to helping seniors age in place whether in their own home or in one of her residential communities. She has over 12 years of Geriatric Case Manager experience in working with older adults with one of the largest non-profits in Houston Texas and with that experience, she opened up the first location in March of 2020 and is now proudly serving East Texas with 2 locations.

Shronica has an undergraduate degree in Social Work and Business from Texas College and a Master's in Business Administration from Prairie View A&M. Her mission is to decrease loneliness and isolation among seniors and create an environment where they are socially and mentally involved in their own care. The Rose Residential Care Home was named Best of the Best in 2020 for East Texas and is proudly recognized for its care throughout East Texas.

Acknowledgments:

I would like to first thank God for blessing me with determination and for all of the talents that He has blessed me with. Reshard (my husband), thank you for never making me feel like my dreams didn't matter, you motivate me more than you know. Thank you to my village for stepping in and providing care for my kids while I was building a legacy for them. Also thanks to my kids Raylon and Sanea who have been so understanding and patient with me during all of this. My goal has always been to show you two that being a servant to God comes first, and this e-book is me obeying God and doing servant work. Lastly, thank you to our team at The Rose Residential Care Home. Without you all showing up and helping along this journey, none of this would be possible. You all have taught me what it really means to be a caregiver to our residents. I pray that each of you lives abundant lives.



"You don't have to be rich or smart, just determined."



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