

It's A Wonderful Life



From the Desk of:

Robert J. Sweiss
CSA, CLTC, CEA

4849 W. 85th Street
Burbank, IL 60459
Phone: (708) 499-6060
Fax: (708) 499-6565
rjs@robertsweiss.net

A LONG-TERM OPPORTUNITY: HOME-BASED CARE

Everyone gets older. For some, this process is more challenging than for others. Everyday tasks performed with ease in the past may begin to seem more difficult and frustrating. While it can be hard to ask for help, assistance can be quite a relief. Oftentimes, family and friends are eager to lend a hand, but if their time is limited or circumstances require specialized care, there is a potential solution: **home-based care**.

The Health Care Financing Administration (HCFA) estimates that in 2001 approximately 7.6 million people received home-based care as a result of illness, disability, or long-term health conditions (HCFA, 2001). Home-based care enables you or a loved one to remain at home, living independently but receiving needed support and assistance. Care can be tailored to meet specific needs, and it can be as basic as help with household chores or as personal as assistance with daily activities such as dressing and bathing.

Types of Services

One of the first steps in choosing the appropriate type of home-based care is to determine the level of assistance needed. Start by thinking about the degree to which you or a loved one can independently manage the following tasks:

- Housework (vacuuming, laundry, washing floors, etc.);
- Maintenance (mowing the lawn, cleaning gutters, shoveling snow, etc.);
- Errands (driving, shopping, walking, etc.);
- Meals (cooking, eating, cleaning dishes, etc.);
- Personal care (bathing, dressing, toileting, etc.); and
- Health care (taking medication, physical therapy, etc.)

There are many home-based services available to meet these and other needs—including household chore services, meal preparation or delivery, companion services, personal care assistance, home health care by licensed professionals, and skilled care by visiting nurses. Once the desired type of care has been determined, it's time to choose a **caregiver**.

continued on page [3]

ASSESSING THE NEEDS OF AN AGING PARENT

Planning for the future needs of aging parents can often be a sensitive and delicate task for adult children to undertake. Baby boomers, who must balance the needs of their own children with concerns about their parents' well-being, have become known as members of the "sandwich generation," as they struggle to provide multigenerational care and support. The amount of stress that comes with stretching oneself too thin is supported by today's culture, which often seems to revere the notion of "superman" and "superwoman." However, providing care for aging parents does not have to be a task that you face alone.

Although the topic may be difficult to broach, many are surprised to discover that talking with parents about their needs often opens doors of communication and strengthens familial bonds. One way to do this is through an assessment—which takes a thorough look at one's physical, mental, environmental, social, and financial situation—to discover areas of concern and to help ensure that risks are lessened and independence is maintained for as long as possible. Following is a list of some issues you may want to cover.

Health

- Do your parents suffer from any chronic diseases or illnesses?
- Do they experience incontinence, weight fluctuations, bone fractures, unsteadiness, dental problems, or other irregularities?
- Can you provide a list of doctors and other medical professionals your parents visit?

Psychological

- Have they ever been diagnosed with any of the following conditions: depression, anxiety, Alzheimer's disease, or dementia?
- Do they show signs of mood swings, forgetfulness, confusion, or depression?
- Do they appear to have a decreased interest in things that once captivated them, such as friendships or recreational activities?

Prescriptions

- Do you have a list of your parents' medications and dosage amounts?
- Do they take their medicines as directed?

Lifestyle

- With what level of ease do your parents move about the house? Do they need walkers, canes, or other special devices, such as bathroom grab bars?
- How many of the following activities can they perform on their own: bathing, dressing, communicating by telephone, walking, climbing stairs, cooking, cleaning, and driving?
- If your parents have pets, are they able to give them the level of care they require?

Safety Issues

- Is their neighborhood secure, and does their home contain safety features such as smoke alarms, grab bars, and non-slip flooring?
- Can they perform the necessary maintenance on their home and yard?
- Do they know how to protect themselves from predatory scams and fraud?

Social

- Is the contact information of friends and family members easily accessible?
- Do they interact with friends or have social contact on a regular basis?
- Are they close to family members whom they see often?

Hygiene

- Has their level of personal hygiene remained the same? Do they need help with routine tasks such as washing, shaving, or hair and teeth brushing?
- Are clothes appropriate and clean?



continued on page [3]

continued from page [1]

A LONG-TERM OPPORTUNITY: HOME-BASED CARE

Choosing a Caregiver

Caregivers are primarily hired through an agency or privately. Either way, you should have a clear idea of what attributes you are looking for in a potential candidate to make the best choice for your particular situation. Are you looking for live-in assistance or full- or part-time help? Do you need a licensed health care professional? Who provides any needed transportation?

If hiring through an agency, research the agency's history, as well as its hiring, training, and payment practices. It is also important to know if a substitute would be available should your caregiver be absent. Feel free to ask for individual caregiver references—this is also particularly important when hiring privately.

Checking references is generally the last of three principal steps when hiring a caregiver on your own—the first two are recruiting and interviewing. When recruiting, consider running an advertisement in a local newspaper or posting notices on bulletin boards at senior centers, churches, or local colleges. Then, for candidates who seem well-suited, the interview is your opportunity to learn their work history, interest in the job, schedule, and

expectations. Keep in mind that when you hire privately, you have the responsibilities of an employer, including paying wages, keeping tax records, making the appropriate tax payments, and scheduling work hours, vacation, and holidays.

Whether you choose to use an agency or hire on your own, personal referrals can be helpful. Spread the word among neighbors, family, and friends who might be able to



recommend someone. Another resource may be a nurse or doctor. Finding a home caregiver is an involved process—the more prepared you are, the easier it is to find someone to meet your needs.

As Americans' longevity has increased, so has the number of services available to meet the population's differing needs. Consider home-based care as an opportunity for relief and independence, for you, your family, and your friends. ○

continued from page [2]

ASSESSING THE NEEDS OF AN AGING PARENT

Money

- Are your parents able to pay their bills and maintain good financial health?
- Do they have, and can they locate, legal documents such as wills, powers of attorney, etc.?
- Do you know where to find important information about insurance and financial accounts?

Boomers who are struggling to meet the demands of older and younger generations

may find that outside help is necessary. In many situations, assistance has a price tag. Proper planning can help smooth the necessary transitions, both financially and emotionally. For many families, **long-term care insurance** can provide a measure of support. It offers a flexible funding alternative, often covering varying levels of care, and it can help ensure that both medical and financial needs are met. Preparing *today* can help you provide for your family's needs *tomorrow*. ○

HEALTH NEWS

Man's Best Friend Boosts Weight Loss

Recent studies from the University of Missouri-Columbia indicate that dogs may provide even greater benefits than constant love and devotion. Associate nursing professor and Director of the College of Veterinary Medicine's Research Center for Human-Animal Interaction, Rebecca Johnson, reports that those responsible for walking dogs, either their own or those of a neighbor, lose weight through the exercise. The program, which spanned a year, initially had participants walk dogs for only ten minutes a day, three days per week. As the program continued, participants increased their walking regimen to five days a week for 20 minutes per session. Over the course of a year the walkers lost an average of 14 pounds each. Johnson commented that this figure is higher than those of nationally recognized weight loss plans.

(Source: HealthDay News, October 2005)

FDA Reform?

In June, the U.S. House of Representatives approved an amendment to a bill that would end conflicts of interest on FDA advisory panels, ensuring that scientists and doctors making recommendations regarding drug approval would not be allowed to have a financial stake in the pharmaceutical companies producing the pending drugs.

Issues with conflicts of interest came to the forefront of public attention in February 2005, when the safety of certain drugs, including Vioxx, Bextra, and Celebrex, were up for reevaluation.

On May 4, 2005, Congressman Maurice Hinchey (D-NY) introduced the Food and Drug Administration Improvement Act of

2005 (FDAIA). This legislation aims to cut the financial ties between pharmaceutical companies and the FDA. Hinchey's Act would prevent the FDA from being dependent on fees from drug companies, the use of which is often dictated by the pharmaceutical company itself. Instead, drug company fees would go to the Treasury, making the FDA funded by and reporting to the U.S. taxpayer.

21st Century: The Fountain of Youth

The number of Centenarians (those living to age 100 and beyond) is increasing in America and is expected to continue to increase as we head further into the 21st century. According to the U.S. Census Bureau, there are approximately 71,000 individuals who are age 100 and over. By 2010 this number is projected to increase to 114,000 and surge to 241,000 in 2020. What is causing this increase in lifespan? While scientists don't have the answer, many groups are trying to identify the contributing factors. Boston University's New England Centenarian Study Director Thomas Perls reflects, "People who live 100 years or longer probably inherit genes that slow the aging process or protect them from diseases such as cancer or heart disease." Perls' research indicates that brothers and sisters of centenarians are more likely to reach their 90s. Many other recent studies draw correlations between staying fit, eating well, maintaining social contacts, and keeping a positive outlook. Until scientists have the answer, these behaviors remain our link to longevity.

(Source: *USA Today*, October 24, 2005)