

*Elderwerks* 

EDUCATIONAL SERVICES

A 501(c)(3) Not-for-Profit Corporation

# TIPS, TECHNIQUES AND TIDBITS

This booklet contains valuable information to help families with their aging loved ones.



## **OUR PROMISE TO YOU**

Elderwerks' Consultants are experts in all types of senior housing, care, services and benefits for older adults, seniors and their families. We understand the dynamics involved when helping loved ones with their care. We are dedicated to helping you from the first moment you think your loved one needs help. We are committed to a relationship built on trust and achieving successful results.

*Our Complimentary Services Include:*

### **THE INITIAL CALL**

We request personal information. This is required to refer you to the options best suited to your loved one, which may include senior housing and/or care options.

### **REFERRALS FOR SENIOR HOUSING OPTIONS**

Using the information provided, such as: medical issues, physical abilities, location requirements, budget, amenities desired and personality, Elderwerks will advise the most beneficial senior housing options that meet your loved one's criteria. The senior communities will contact you to arrange a tour of their community and provide more detailed information.



## **TOURING**

Elderwerks Consultants can help you tour a community, so you find exactly what you're looking for. If you prefer, you can tour with your loved one and then fill us in on the results of the tour. We use this information to help other families find their new home as well.

## **REFER TO HOME SERVICES**

Often at the beginning stages of the senior housing search the senior needs additional support. Elderwerks would refer a few home care agencies for short-term support. If your loved one prefers to remain home, a licensed home services agency may be a good solution.

## **REFER TO PROVIDERS**

In addition, Elderwerks can refer you to appropriate providers. We refer local elder law attorneys, SRES (Senior Real Estate Specialist) Realtors, Senior Move Managers, Medicaid counselors, etc. Elderwerks maintains a current network of providers for our clients and their families.

## **FOLLOW UP**

The Elderwerks Consultant will follow up with you to note any changes, send additional referrals (if necessary) and document the results of the referrals and tours. The Consultant will maintain ongoing communication during the process to assure successful results.



## **CHARGES**

Elderwerks does not charge for our services. We are funded by our network of senior communities, donations, grants, and our fundraising efforts. We help any senior in need. Our goal is to find the best possible solution for your loved one.

## **COVID-19**

Elderwerks recommends initially viewing local communities via video tour. You will be able to see the layout, amenities, and apartment options. Once you choose a community you will want to visit and tour. Many senior communities restrict visitors due to the COVID-19 pandemic. In August 2020, some senior communities did start opening back up for visitors. Not all communities are ready to accept visitors. They are protecting their residents and employees from outbreaks of illnesses.

If a lease is signed, your loved one will be required to have a TB test and a COVID-19 test before they'll accept them into the community. They will be required to shelter-in-place for 5 to 14 days depending on the community. The community may also ask for another COVID-19 test. The safety of their residents is paramount to anything else.



If you are limited or restricted from seeing your loved one, visit them via an online webinar platform, FaceTime, Skype or even a specialized product like the Grandpad. If these options aren't available, then talking with your loved one on the phone will help them through the shelter-in-place restrictions.

Senior Communities have safety protocols in place for any outbreak of illness. Understanding their procedures will help you through any limitations put in place restricting your access to your loved one.



## The Value of Living in a Community

<b>Item</b>	<b>Cost/Month</b>	<b>Included in Community</b>
24 Hr. Emergency Response System	\$	Yes
Association Fees	\$	Yes
Cable	\$	Yes
Cultural Events	\$	Yes
Dining Out	\$	Yes
Garbage Removal	\$	Yes
Groceries/month	\$	Yes
Home Maintenance & Repairs	\$	Yes
Homeowner's Insurance	\$	*Purchasing renters' insurance is recommended
Housekeeping	\$	Yes
Lawn & Garden Care	\$	Yes
Lifelong Learning Classes	\$	Yes
Mortgage/Rent	\$	Yes
Property Taxes	\$	Yes
Scheduled Transportation	\$	Yes
Security System	\$	Yes
Service Contracts	\$	Yes
Snow Removal	\$	Yes
Social Events	\$	Yes
Utilities	\$	Yes
Wellness & Fitness Classes	\$	Yes



## Discharge Planning

The team planning a patient's discharge out of the hospital is responsible for coordinating all care once you leave. The care team will recommend post-care such as a skilled nursing facility, home care (companion care) or a home health company to provide therapy in your own home. The recommendations will be based on the patient's care needs.

The tips that follow can help you plan effectively and have a successful hospital stay and rehabilitation.

- When entering the hospital ask if you're being admitted or if you're entering under observation. If you are staying three (3) midnights and are admitted, Medicare will pay for your in-patient rehab in a skilled facility. If you are under observation you will have to pay for your own rehab.
- Know your care options. If you're not sure what the doctor or nurse is suggesting, ask for clarification.
- Choose your provider or rehabilitation facility before you leave the hospital. Don't just use a list given to you by the hospital. Make an informed decision.



- Ask your Elderwerks Consultant for qualified providers or rehabilitation facility recommendations.
- Interview the providers given to you by the Elderwerks Consultant. Hire the provider that best suits your loved ones needs.
- Tour the rehab facilities referred to you. Use the *Elderwerks Nursing Home Check List* to keep you on task and make an informed decision.
- Make a list of the medications you are taking including vitamins, over the counter medications and prescriptions including dosage and frequency.
- Ask Elderwerks for a referral for home medical equipment (canes, walkers, hospital beds, etc.). Remember, it's your right to buy your DME (durable medical equipment) wherever you want. The hospital cannot make you buy your DME equipment through any particular company.
- Purchase and install all adaptability equipment as well as the necessary DME equipment prior to discharge.





- Put together a calendar and add all your appointments on it. You may also want to list the doctor's names and numbers as well as emergency contacts on this calendar for future appointments and changes.
- The hospital and/or rehab staff should be able to show you how to take care of wounds and change bandages at home. They may also prescribe a home health agency to go to your home the week of your discharge to help you.
- Ask about side effects from your prescriptions, common issues that can arise from your medical condition and what you can do in the event of emergency.
- Listen to your body. It's not going to immediately be the same as it was before rehab. You will have physical limitations and you will need some support. What do you need to do to remain home safely? What do you need to do to get back to where you were before your physical changes?
- Ask for written instructions to help you through your recovery. Use this information to help you successfully rehab.



## Tips on Visiting Communities

Finding that special place for your loved one is an important decision you can help them make. As you tour, remember that it is not the decor that counts, but the quality of care your loved one will receive. If you have questions, please call Elderwerks at 855-462-0100. You may want to rate each community based on quality 1 is poor and 5 being best quality.

Property 1:    Property 2:

- **Tip #1: Clean** Is the community fresh and clean? Look past the furnishings and into corners, baseboards, and windows. Ask how often housekeeping is provided in the apartment or room. What services does maintenance provide? What is their response time?

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- **Tip #2: Follow Your Nose** Odors may indicate lack of cleanliness or a temporary problem that was caused by a recent incident. If you find odors in a concentrated area of the tour this may indicate a single incident. Odors throughout the community are likely to indicate a problem. Ask the manager what they believe to be the problem before proceeding.

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- **Tip #3: Busy Residents Are Happy Residents** Ask to watch activities. Are they well attended? Does the staff seem to be enjoying the activity as well? View the community event calendar. Do they match your loved one's interests? Look for small and large group activities, trips or outings. Inquire about religious services if this is important.

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# Elderwerks

- **Tip #4: *Friendliness*** Staff attitude and friendliness are of the utmost importance. Observe the staff interacting with current residents. Do they listen and make eye contact? If you feel welcomed while you tour, so will your loved one. Make sure to get a good understanding of the staffing pattern. How many people are truly involved in his/her care? Introduction to the management team will help you understand the goals of the property. Is the manager willing and available to meet with you? Do you have confidence in his/her management style and experience?

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- **Tip #5: *Green and Growing*** Everyone wants to go outside on beautiful spring days. Investigate the outdoor areas for the residents. Does it feel safe and secure? Find out if the staff uses the same area for breaks. Do they host activities, such as gardening, in these areas?

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- **Tip #6: *Green and Growing*** Everyone wants to go outside on beautiful spring days. Investigate the outdoor areas for the residents. Does it feel safe and secure? Find out if the staff uses the same area for breaks. Do they host activities, such as gardening, in these areas?

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- **Tip #7: *Dining*** The dining room experience is very important to seniors. Discuss entree choices and ask about dining hours and procedures. Bring your loved one in for a meal to taste the food and meet some of the residents. Discuss what happens if a resident cannot make it to the dining room for a meal. Don't forget to ask about the laundry service. Who does the laundry and what is the cost? Ask about laundry procedures

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- **Tip #8: *Safety*** and security features are very important for seniors. Are the bathrooms accessible and have grab bars in convenient locations? How does a resident contact staff if they have an emergency in their room or apartment? What other safety features are available in the apartment and throughout the community? Ask about the staffing pattern to understand who will be on-site to assist the



resident. How many licensed nurses or staff members are available? What are the staffing patterns at night versus in the daytime? How are medications managed?

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- **Tip #9: Care, Dignity and Respect** As you tour, ask lots of questions on personal care. Are the residents clean-shaven with well-groomed hair and nails? Discuss bathing options and your loved one's preferences. Are the residents dressed appropriately? Is the staff treating residents with respect and a smile?

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- **Tip #10: Time to Leave** No senior likes to move a lot. Ask about specific move-out criteria. Under what circumstances is a resident asked to move? What type of notice is given by them or by you? In many cases, a 30-day notice may be required.

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- **Tip #11: Trust Your Instincts** As you're touring, can you imagine you or your loved one living there and being comfortable? Did you feel at ease while touring? Was the staff friendly and inviting? The property doesn't have to be the most beautiful to be the best place for them to live comfortably! Follow your instincts and your heart.

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- **Tip #12: Communication and Reassessments** How often does the community reassess the resident's needs and levels of care? Does the community have a schedule to communicate with the family? Whether it's by mail, email, phone or an in-person meeting there should be a regularly scheduled communication with the family.

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## Tasks to Perform When Contemplating a Move

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### LEGAL CONSIDERATIONS

1.	Is your power of attorney (POA) for healthcare and property in place?
2.	Do you have a Trust?
3.	Do you own the Trust?
4.	Have you talked to the Trustee of the Trust about moving?
5.	Have you talked to your POA of property about moving?
6.	Have you had your Will, Trust, & Living Will reviewed in the past 3 years?

### FINANCIAL CONSIDERATIONS

1.	Will you need Medicaid in the next 5 years?
2.	Have you gifted any monies?
3.	Do you qualify for any Veteran's benefits?
4.	Have you pre-planned your burial?
5.	What is your financial outlook?
6.	What is your budget?
7.	Have you talked to your accountant?

### DOWNSIZING CONSIDERATIONS

1.	What do you need to take with you?
2.	What do you want to take with you?
4.	Do you have a floor plan of your new apartment?
6.	Have you scheduled a charity to pick up the items you don't want?
7.	Have you scheduled the dumpster to pick up the garbage?
8.	Do you want to have an estate sale?



## **REAL ESTATE CONSIDERATIONS**

1.	Did you hire a home inspector to inspect your current residence?
2.	Did you repair all the issues found in your home by a professional?
3.	Did you find an SRES (Senior Real Estate Specialist) to help list your home?
4.	Is the Realtor a full-time realtor?
5.	Does the Realtor regularly work in your area?

## **OTHER CONSIDERATIONS**

1.	Have you called your insurance agent to get renters insurance?
2.	Have you filled out your new address card at the post office?
3.	Have you set a date for your utilities to be shut off?
4.	Have you disposed of all the flammable items at a recycle and hazardous waste center?
5.	Have you given all your families, friends and vendors your new address?
6.	Did you interview Senior Move Managers (like Paxem) and movers to help with your move?



## Senior Housing Definitions

**Adult Day Services** provides a broad range of health, nutritional, recreational, social and habilitation services in settings outside the person's place of residence. Adult Day Health services do not include residential overnight services

**Assisted Living Communities (AL)** offer apartment style living for seniors with some medical needs and some independency issues. Medication assistance is available as well as activities, programs, full or partial kitchens, laundry service, housekeeping, on-site nursing care 24 hours a day, scheduled transportation, and a central dining area for all meals.

**Continuing Care Retirement Community (CCRC) or Life Care Community** are most often in large campus like environments that encompass all levels of care. They often have entrance fee requirements that are like the purchase of a home or condominium. Some CCRC's only allow new members of the community to enter at the independent living level others are more flexible and a few do not require an entrance fee. In fact, each CCRC has unique requirements please contact us if you want more information.

**Group Home** are usually private homes that have a small number of residents living together and receive care from live-in caretakers. This type of community is built for those seniors who enjoy their privacy in a home-like setting. The amenities may include all meals, housekeeping, laundry, some personal care, and medication management. Every home is different so ask lots of questions.

**Hospice** is a focused, team approach to providing healthcare and other needed services to patients nearing the end of life. The hospice team is comprised of physicians, nurses, social workers, therapists, pastoral representatives, home health aides, volunteers, and family



caregivers. Its mission is to provide comfort care to patients and their families in less institutionalized settings and with less strict routines. The services are paid for entirely by Medicare for people who have been given a terminal diagnosis by their physicians and who have chosen to refuse curative measures.

**Palliative Care** focuses on relief from symptoms and stress of a serious illness. The goal is to improve quality of life for both the patient and family. A patient does not have to be on hospice to get palliative care.

**Independent Living Communities (IL)** are built to accommodate the seniors that are independent and have minimal medical problems. They are usually apartment complexes that are fully equipped and can vary in size. Meal packages are available once, twice, or three times per day depending on the senior's preference. Laundry is usually not included, however housekeeping is included.

**Memory Care (MC or ALZ)** communities are built with safety in mind. Usually a secure property that helps the seniors with cues to complete daily routines sensitive toward their memory needs. Alzheimer's and dementia patients are treated here. All activities, meals, programs, and daily lives are structured to accommodate their conditions.

**Skilled Nursing Facilities (SNF)** are built for seniors that require high-level medical care and are dependent on skills provided by the nursing home staff. These homes are built for the elderly with long term care needs including complex medical conditions and immobile seniors. Meals are served in a central dining room or at bedside; three times a day and activities are scheduled. Skilled services may be covered by Medicare for a short stay.

**Respite Care** offers temporary housing or care for seniors. This allows their caregivers some personal time while the seniors' needs





are met. Assisted living and Alzheimer's communities are usually accommodating. The senior can stay for a short period to get acclimated to the community so a decision can be made as to whether or not to move there.

**Retirement Community (Active Life-Style Community)** are homes or condominiums that are built with seniors in mind and allow anyone over the age of 55 to live there. These communities offer a variety of activities, programs, groups, wellness centers, maintenance-free living, and usually a community center to meet other seniors.

**Senior Living Apartments** are age-restricted multiunit housing with self-contained living units for older adults who are able to care for themselves. Usually no additional services such as meals or transportation are provided.

**Sheltered Care** offers private rooms and suites, with private baths. Individuals will receive assistance with personal care and medication administration. Meals and housekeeping are provided.

**Supportive Living Facility (SLF)** are assisted living communities that accept Medicaid. Care includes personal care, homemaking, laundry, medication supervision, social activities, recreation and 24-hour staff to meet residents scheduled and unscheduled needs. If the resident has too many care needs or has cognitive impairment, they would need to move out. If they can't afford a private pay housing option, then they would need to move to a skilled nursing facility. The resident is responsible for paying the cost of room and board at the facility.



## **Personal Care Agreement for Those Caring for a Loved One**

If you regularly provide paid care to a family member, it's a good idea to prepare a simple, written agreement setting out the terms of your arrangement. A personal care agreement can help both you and your family member(s) be clear about what you're supposed to be doing and when.

- It can help avoid misunderstandings with other family members. This document can list responsibilities by all family members and if they're paid for this help.
- If the care recipient is receiving Veteran's or state assistance for in-home care, the agreement can provide the documentation the programs will require.
- If the person ever needs to enter a nursing home and needs Medicaid assistance, the agreement can show that these payments to you were legitimate.

A personal care agreement should include the following basic information:

- When the care will begin.
- What tasks you'll perform. Be specific and thorough, but also include the term "or similar tasks to be mutually agreed upon by the parties." This gives you both some flexibility, so you won't need to rewrite the agreement every time you change the tasks you perform.
- How often, and for how many hours, you'll provide this care.



- How much you'll be paid, and when the payment will be made. Payments should always be made by check in order to create a documented record of payments.
- How long the agreement will stay in effect. This can be a set time, like six months, or simply make the contract open-ended, described with a phrase such as, "This agreement shall remain in force until terminated in writing by either party." In that case, either of you can end the arrangement at any time by writing a signed, dated note saying that the agreement is over, and giving the note to the other person.
- A statement that the terms of the agreement can be changed only by mutual agreement, in writing, by both parties.
- You can draw up the agreement yourself, without paying for a lawyer. You can find an agreement among the many law forms on the Internet. Once you have a version of the agreement that both of you are comfortable with, make several copies. You and your family member should both sign and date two copies, each of you keeping one.
- If you feel more comfortable having an attorney draw up the agreement discuss the terms of the agreement with your family members before seeing the lawyer. That will make the process quicker and therefore less expensive.
- You can change a personal care agreement at any time. To make a change, both of you must agree. If you both want to make a change, simply write a note explaining the change – amount of pay, hours worked, different tasks -- with both of you signing and dating the note and attach it to the original contract. If there are enough changes to cause you to draft a new contract, include the phrase "This agreement supersedes all



previous agreements between the parties having to do with personal care."

- If there is a question about your loved one's capacity (memory loss) then you will need an attorney involved.
- One caveat is you shouldn't assume the agency providing the benefit will allow for the care to be provided by a family member or a non-licensed agency. Always check with the agency first to ensure they will, in fact, cover payments made to you.

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