

## ONE STOP SHOPPING FOR ELDERCARE SERVICES

A fast-growing generation of elderly people, needing care, is starting to put a great deal of pressure on caregiving family members. More and more we are seeing articles and books about the burden of long term care on families.

According to research By the National Care Planning Council, only about 16% of long-term care services are covered by the government. The other 84% are provided free of charge by family caregivers or provided by services paid out-of-pocket by families or from those receiving care. And the bulk of government care services are provided only after a care recipient has depleted all of his or her savings. The Council also estimates that at any given time approximately 22% of the population over age 65 is receiving some form of long term care support. About 44.4 million adult caregivers provide 21 hours a week of care with 4.3 years average time spent providing care. ["National Care Planning Council"](#)

### **Dilemma of Finding Eldercare Services**

The need for care usually occurs without warning, when a stroke, heart failure or other medical condition or illness incident to age suddenly happens to an aging senior. Family members end up in panic mode trying to understand and educate themselves on what needs to be done and what resources are available. If they need to take time from work to handle the crisis then it becomes urgent to find answers and solve caregiving needs. The need to balance work with urgent caregiving responsibilities creates untold stress on employed family caregivers.

### **Most family caregivers simply don't know where to turn for help and advice.**

Long term care services are complicated and provider contacts are fragmented throughout the community. For the majority of Americans, eldercare becomes a frustrating do-it-yourself process. How do you find out what government services are available and what they will pay for? What legal documents are necessary and how do you protect assets? What type of home care or facility care is needed? Should you quit your job to become the caregiver? Will the government or insurance pay you for caregiving to help replace your lost income?

The question often arises as to whether to use long term care professionals or go it alone in arranging care and services.

"Using care professionals is the most cost effective and efficient way to provide help for a loved one. Hiring professional advisers or providers to help with long term care is no different than using professionals to help with other complex issues such as car repairs, dealing with taxes, dealing with legal problems, or needing trained employees to help run a business. With their education and training, long term care professionals also bring experience that only comes from dealing with countless hands- on caregiving challenges". ["The 4 Steps of Long Term Care Planning"](#)

### **One Central Source for Locating Help and Advice**

The National Care Planning Council recognizes the need for family caregivers to educate themselves and find the needed resources and professional help quickly.

To fill the need for caregivers nationwide, the National Care Planning Council web site ["Long Term Care Link"](#), was developed as a comprehensive resource for long term care planning. There are hundreds of pages containing articles on long term care covering all aspects of caregiving and care services. Books are also available on how to plan for long term care and how to apply for your veterans benefits for long term care. [NCPCC books](#)

If you are looking for government and community resources, there are lists with applicable website links. Some of those lists include National and State Area Agency on Aging Services, Senior Centers and Veterans Service Offices.

There are over 100 links to websites filled with reference materials. For example; the Gerontological Society of America, National Nursing Home Survey, Elder Law Answers, Senior Corps.

### **Find Eldercare Professional Service Providers in Your Area**

The National Care Planning Council lists eldercare specialists and advisers who help families deal with the crisis and burden of long term care. These specialists can be found under the services category lists like the ones below, on the website. Each professional is listed under the State and area in the State that he or she services. A caregiver can go to the National Care Planning Council website and find someone in the area of need and read about the services of the listed company, individual or facility. Website visitors needing help can then call, email or fill in a request form to receive contact from a listed provider.

Listing categories on the website include the following specific services.

- Care Management, Guardianship, Conservatorship and Dispute Resolution
- Non-Medical Home Care
- Home Health Agency – Medicare-Covered Home Care and Hospice
- Home Maintenance, Deep Cleaning, Remodeling and Yard Work
- Veterans Benefits -- Consultant for the Aid and Attendance Pension Benefit
- Geriatric Health Care Practitioner or House Call Doctor
- Reverse Mortgage Specialist
- Elder Law Advice and Medicaid Advice
- Estate Planning, Tax Planning, Trust Management Services and End-Of-Life Planning
- Care Facility or New Home Search, Relocation, Downsizing and Real Estate Services
- Adult Day Care Services
- Insurance Products, Retirement Planning and Financial Advice
- Funeral & Burial Preplanning

### **THE NATIONAL CARE PLANNING COUNCIL INTRODUCES ITS STATE CARE PLANNING COUNCIL WEBSITES**

A state care planning council is an informal statewide alliance of eldercare specialists and advisers that helps families deal with the crisis and burden of long term care. When you go to your state care planning website, your search for help is right in your neighborhood.

Purpose of the State Care Planning Council

1. Educate the public on the need for care planning before a crisis occurs.
2. Provide, under one source, a list of providers representing most of the available
3. government and private services for eldercare.
4. Offer a trusted team of providers and advisers that the public will recognize in their area and can turn to for expert help in dealing with the challenges of long term care.

### **One Stop Shopping for Eldercare Services**

State Care Planning Council websites offer a closer-to-home option for finding help and services to solve caregiving problems. Many of the local service providers work together as a team to help meet specific eldercare needs of the individual.

### **For example:**

Tim and Debra, both in their late 80's, were adamant about staying in their home. Both were taking medications and were mobile with walkers. Their daughter, Julie was concerned about their safety in the home, especially with avoiding hazardous falls, bathing and preparing meals. Tim insisted he could drive his car, even though he was a hazard on the road. Julie had taken the car keys and therefore faced an argument every time she went to their home.

Lately, Julie noticed that the required medications were not being taken. Tim was a diabetic and required monitoring with his insulin and diet. Julie ordered "Meals on Wheels" which her mother quickly canceled. Frustrated at having no cooperation from her parents, Julie realized she needed outside help.

Checking the internet for resources in her area, she found the name of a Professional Care Manager in her area listed on her State Care Planning Council website. Jackie -- the professional care manager and family dispute professional -- had worked many times with families like Julie and her parents.

A meeting was arranged where all parties to the caregiving were involved. Tim expressed that he did not want to give up his freedom driving to the store or other places he liked to go. Jackie suggested selling the car and using the money to pay a taxi or community transit. She arranged for Tim to see a geriatric physician to get his diet under control for his diabetes. Some in-home help with bathing, meal preparation and medication reminders was arranged by having a local non-medical home care company come in daily. Jackie gave Julie explicit instructions on how to organize the house to help prevent falls. To pay for the extra expense, Jackie introduced a reverse mortgage broker who explained how their home equity-- on a risk-free basis --could provide the money they needed for their care.

Every service provider or adviser Jackie brought in worked side-by-side with her on the state care planning council. Jackie knew they could provide the needed help with expertise and integrity.

Julie found that using professionals gave her peace of mind and confidence that her parents' care was in good hands.

The State Care Planning councils are just starting to grow and be populated with professional service providers throughout the United States. Like the National, the State websites are filled with resource material and articles for the public use.

Locate a State Care Planning Council  
at [http://www.longtermcarelink.net/a15state\\_councils.htm](http://www.longtermcarelink.net/a15state_councils.htm)