

## Know When to Seek Help

1. Are the problems associated with caring for your aging parents becoming more difficult than you can comfortably manage?
2. Are other demands and responsibilities making you unable to provide the necessary level of attention to your parents' problems?
3. Is it difficult to care for your parents and still have enough time for your own family?
4. Are your caregiving responsibilities interfering with your job by forcing you to cut back on hours or quit work all together?

If you answered "yes" to any of these questions, it may be time to consider long-term care options.

Consider contacting a geriatric care manager to administer an assessment and advise you on the best solution. To find a geriatric care manager, visit the National Association of Professional Geriatric Care Managers website at [www.caremanager.org](http://www.caremanager.org).



## Resources to Assist You

### The First Stop

Visit the Eldercare Locator website at [www.eldercare.gov](http://www.eldercare.gov) to find local agencies on aging. These agencies provide information on local senior services.

### Long-term Care Options

#### Visit Angels Living Assistance Services:

[www.visitingangels.com](http://www.visitingangels.com)

#### National Adult Day Services Association:

[www.nadsa.org](http://www.nadsa.org)

#### Assisted Living Federation of America:

[www.alfa.org](http://www.alfa.org)

#### Hospice Foundation of America:

[www.hospicefoundation.org](http://www.hospicefoundation.org)

### Funding Options

#### Medicare/Medicaid:

[www.medicare.org](http://www.medicare.org)

#### National Council on Aging:

[www.benefitscheckup.org](http://www.benefitscheckup.org)

#### Government benefits:

[www.govbenefits.gov](http://www.govbenefits.gov)

Thank you for your interest in this important topic. You may also want to consider contacting your financial professional for your individual retirement planning needs.

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## Connecting Generations

## Caring for the Needs of Your Aging Parents



# Caring for the Needs of Your Aging Parents

Are you a member of the Sandwich Generation? If you're an adult currently in the middle of caring for your children while attending to the needs of your aging parents, the answer is yes.

You know that raising children sometimes can be challenging. Adding the responsibility of caring for your aging parents can present even more challenges! But you're not alone. Over 34 million Americans currently are their parents' caregiver.<sup>2</sup> Managing through all of the demands placed on you is key. Here are some important steps to consider as you plan your caregiving responsibilities.

## Gather Important Information

- Identify dependents
- Identify service providers
- Organize financial records and passwords
- Summarize and organize insurance policies
- Establish health care directives
- Establish powers of attorney
- Identify current or future government benefits
- Locate, review and update wills

## Define Responsibility

- Complete a general power of attorney
- Complete a living will
- Complete a medical power of attorney

For more information, and to locate a certified elder law attorney, visit the National Academy of Elder Law Attorneys website at [www.naela.com](http://www.naela.com).

## Review Care Options

Selecting a care option is among the most important decisions you as an adult caregiver will face. Before you begin your research, consider these facts about care options available today.

### Home Care

- Provides non-medical services in parents' home
- Promotes independent living
- Assists with daily life activities
- Offers companionship

### Assisted Living

- Bridges the gap between independent living and nursing homes
- Assists with daily living activities
- 24-hour supervision
- Provides minimal medical services
- Average cost is \$98 per day<sup>4</sup>

### Home Health Care

- Provides in-home medical services
- Promotes independent living
- Helps with recovery from an illness or injury
- Offers training and licensed nurses, home health aides and therapists

### Nursing Home

- Provides skilled medical care and assistance with daily living activities
- Offers trained and registered health professionals
- Offers nutritional meals, recreation and social activities
- Average cost is \$213 per day for a private room or \$189 for a shared room<sup>4</sup>

### Adult Day Care

- Provides care and companionship
- Offers program of activities for mental and social stimulation
- Some offer medical services
- Monday-Friday daytime hours
- Average cost is \$56 per day<sup>3</sup>

### Hospice Care

- Provides comfort to those with life expectancies of six months or less
- Focuses on pain relief
- 80% of care is provided in the home
- Offers counseling to family members
- Addresses the emotional, social and spiritual impact

1, 2 Mindy Fetterman, *Becoming 'Parent of your Parent' an emotionally wrenching process*, <http://www.usatoday.com>, June 6, 2007

3 *The National Adult Day Services Association*, January 2008

4 <http://www.aahsa.org>, March 2008