

# SINCE YOU CARE

A Series of Guides from **MetLife** in Cooperation with the National Alliance for Caregiving

## Community Services

### About the Subject

The aging of America has brought families to the frontline as caregivers for the rapidly growing population of those 65 and older. The National Alliance for Caregiving estimates that over 44 million Americans, or about 21% of all U.S. households in the United States provide some level of caregiving every year to those 18 or older.<sup>1</sup> Caregiving can cause stress in relationships and at work, and it can add to financial obligations.

There is increasing awareness at the federal, state, and local levels that the rapid growth in the older population calls for more innovative, comprehensive, and available care resources for older persons in their homes. As a result, there is an increasing demand for communities to try and meet the needs of its residents by offering a wider number of services, both public and private.



**MetLife**

*Caregivers face many challenges as they search for information and make decisions about how best to provide care to their loved ones. To help meet their needs,*

*MetLife offers SinceYouCare® — a series of guides which provide practical suggestions and useful tools on a variety of specific care-related products.*

A number of state and local communities have organized caregiving coalitions that serve the needs of family caregivers. The coalitions provide an advocacy voice for family caregivers and serve as a resource for caregivers in the community. To see if there is a caregiving coalition in your area, visit the website for the National Alliance for Caregiving at [www.caregiving.org](http://www.caregiving.org).

## Things You Need to Know

Most cities and towns have a network of services that are available to individuals and families. The types of services may range from formal (paid) home care agency assistance to informal (free) social programs at the local senior center. There can also be a great deal of variability in the services provided, personal eligibility requirements, and costs, depending on your geographic location. Accessing community resources can lighten the load for caregivers and allow many older individuals to remain in their homes.

## Where to Begin

Determining the functional status of the care recipient will help to decide which services will be most beneficial.

- Is help required with Activities of Daily Living (ADLs) such as bathing, dressing, eating, transferring, toileting, and continence?
- Is there a need for assistance with Instrumental Activities of Daily Living (IADLs) such as doing the laundry, grocery shopping, meal preparation, or using the phone?
- Is the individual cognitively impaired, requiring additional assistance with ADLs and IADLs, and perhaps supervision? See *Useful Tools* at the end of this guide for an assessment aid.

Once you've made an initial assessment of the needs that must be met, you can more effectively locate and utilize the services that may be available.

## Types of Service

The following is a description of agencies, centers, nutrition and transportation programs, and the type of assistance they may offer.

### *National Association of Area Agencies on Aging (n4a)*

Area Agencies on Aging are a good starting point to find resources in your area. For information and assistance in your area, see the National Association of Area Agencies on Aging (n4a)

in *Resources to Get You Started* at the back of this guide to identify local services.

### *Adult Day Care (ADC)*

Adult day care provides social and health programs for the physically frail and cognitively impaired older adult. Its goal is to help people remain independent, or delay or prevent the need for facility placement. ADCs may help the caregiver remain in the workforce by providing a safe environment for the care recipient. ADCs provide respite care for caregivers so that they can take time off, travel for business, or relax and recharge while the care recipient is in a safe environment.

The level of care provided varies. Some ADC programs focus on the social aspects of day-to-day activities and provide supervision and assistance with ADLs as needed. Others are more medically focused and are geared to those with severe health problems or more at risk for nursing home placement.

ADCs historically operated on weekdays only, although there are many now that offer Saturday programs for part of the day. ADCs usually open early to accommodate working caregivers, and close near the end of the business day. Most programs offer transporta-



tion, meals, some personal care, and varying levels of planned activities and therapies. Some programs offer sliding fee scales based on the individual's financial situation. ADC programs are usually privately paid, but most long-term care insurance and in some instances, Medicaid, will assist with reimbursement based on the older adult's financial status.

ADCs are not federally regulated, but most states do have licensing or certification requirements for

operation. Presently, no single agency exists that has the ability to report individual state certification and licensure requirements. Two areas that may be able to provide information are:

- The local Area Agency on Aging (Call the *Eldercare Locator* at 800-677-1116 or go to [www.n4a.org/locator](http://www.n4a.org/locator) for more information)
- National Adult Day Services Association — [www.nadsa.org](http://www.nadsa.org)

### ***Community Senior Centers***

Senior centers offer a vast array of services primarily for well older people in the community. People attending these centers are usually independent or require only minimal personal or cognitive assistance. They do not have a severe disability, but have a desire to interact with other older adults or participate in social, educational, or recreational activities not otherwise available to them. Centers offer programs that are

of interest to older adults, but they also may offer programs for families, such as individual and family counseling and caregiver support groups. A social worker is often on staff to help answer questions about specific programs. Funding for these centers is often provided through a combination of public and private funding.

### ***Home Health Aide***

These individuals usually come from local home care agencies. The family generally pays for these services. Individuals may qualify for special rates if there is a coordinated program with the Area Agencies on Aging. These caregivers can assist an individual with their ADL needs and sometimes IADLs, depending on the agency's policy. Costs can vary greatly, and there is usually a minimum number of hours required for service, so it is good to check the fee structure of several providers. See *Resources to Get You Started*.

### ***Homemaker or Chore Services***

These services usually assist an individual with IADL needs, typically homemaking, laundry, meal preparation, and errands. This type of help can come from local home care agencies, through coordinated programs with the local Area Agency on Aging, private companies, or from caregivers you hire on your own.

Costs vary and licensure or certification is not always required for these businesses to operate, so it is important to check the references of organizations or any individual who may come into your home.

### ***Friendly Visitors and Telephone Monitoring***

This service is usually provided on a volunteer basis through programs in the community. Often this type of service provides the individual with companionship, assistance with written letters and short errands, and provides families with a way of checking in on an older loved one living alone or who may be alone during the day. Senior centers, churches, or organizations such as the United Way or the local Area Agency on Aging often sponsor such programs.

### ***Nutrition Programs***

Nutrition for older adults is an area of concern. Shopping for groceries and subsequent meal preparation can be physically taxing. Poor nutrition can result. Programs such as Meals On Wheels (MOW), an option in some communities, can provide lunchtime and dinnertime meals delivered on weekdays. MOW can accommodate special dietary needs and can provide an additional way to check daily on a secluded person.

Some communities offer congregate meal sites. These sites allow older adults to socialize while having a balanced meal, usually lunch. Often the meal is provided at a senior housing site, church, or senior center.

Information for these programs can be obtained from local Area Agencies on Aging, senior centers, or churches. The meals may be free or require a small fee depending on the financial situation of the individual.

### ***Transportation***

Many communities offer some sort of transportation assistance for older or disabled adults. The transportation may be public or privately hired. The cost may be a set amount or a sliding fee scale based on the individual's resources. Many ADCs and senior centers offer transportation services.

Some communities have arrangements with local taxi services to offer older adults reduced rates for pre-scheduled appointments. Your local senior center or Area Agency on Aging is the best place to check for this referral.

### ***Personal Emergency Response (PERS) or Medical Emergency Response System***

This is an in-home system that allows an older person to obtain



assistance in the event of a situation such as a fall, heart attack, or accident in the home. The individual wears a pendant or bracelet that is pressed when there is an emergency. The person is then connected to a central monitoring station that contacts the local police or ambulance and a designated family member to go and check on the individual.

There is a fee for this service. This service may not be appropriate for a cognitively impaired person,

because it requires that an individual be able to activate the system. The units can be purchased in full or leased on a monthly basis. For more information on personal emergency response systems, their features, and costs, you can go to [www.alertusa.org](http://www.alertusa.org) or [www.lifelinesys.com](http://www.lifelinesys.com) or call Lifeline at 1-800-380-3111.

### ***Respite Care***

Respite care provides temporary, short-term care for an individual

that allows the caregiver the freedom to shop, relax, or take a vacation. Respite care can be formal or informal.

Formal respite care utilizes the services of an outside agency or use of a facility to care for your loved one. Examples of formal services are:

### **Home Health Agency**

- Provides an aide or companion to stay with the individual during the caregiver's time away. Respite care may be provided in the person's home for a few hours a day or 24 hours per day during an extended vacation.

### **Adult Day Care**

- Provides care for the person in an adult day care facility during the day. This care can be provided as frequently as necessary.

### **Assisted Living Facility (ALF)**

- Provides care by offering the older adult short-term residency in an ALF. The ALF is a residential setting that provides 24-hour supervision, meals, and assistance with varying levels of ADL and IADL care, but does not offer skilled medical care. Many ALFs offer specific respite stays of anywhere from two days to two months. Under a respite stay there is typically no security

deposit, and the day-to-day rate and services are tailored to the individual's needs.

## **Nursing Home**

- Provides care by offering the older adult short-term residency in a nursing home. Nursing homes are set up to care for individuals with dementia or chronic health conditions or for anyone who requires 24-hour care. A respite bed in a nursing home can be more difficult to locate, so it is best to plan ahead.

Costs for formal services can vary depending on the agency or facility and needs of the older person. Some long-term care insurance plans can assist with payment. Check your plan to see what it may or may not cover. Some programs have special sliding scale fees for respite care. It is prudent to check with your local Area Agency on Aging because they may sponsor programs for respite care.

Informal respite services are provided by either family members or by volunteers located through community organizations. There is usually no fee for service, but the time provided is shorter in duration and may vary depending on the availability of the person providing informal care.

## **Caregiver Support Groups**

Many organizations such as the Alzheimer's Association or the ALS Association have local offices and offer support groups for caregivers. Funding or resources may be available to individuals with a particular disease. Support groups can give the caregiver a chance to discuss particular issues with others who have experienced or are experiencing similar situations. Churches and hospitals and some workplaces also sponsor support groups. Often, other support group members can give suggestions for available resources within the community. See *Resources to Get You Started*.

## **Geriatric Care Manager (GCM)**

Geriatric care managers are usually social workers or nurses that assist with evaluation, referral, and monitoring a plan of care for older persons. They may be hired to do a thorough evaluation of the older adult's environment, make appropriate referrals, and provide you with a list of resources in your area for care. Their services can be of a one-time nature, or on an ongoing basis. For families that are trying to utilize community services for an older person while living a distance away, a GCM can be an effective way to manage care. Some work independently and others may be part of a home care or full service agency. In either instance, GCMs charge for services and costs may



vary depending on geographic location. Insurance typically does not cover the cost of such service. Some long-term care insurance plans cover the cost of care management services under the home care option. Individuals should check with their policy to see what their plan covers. Visit [www.caremanager.org](http://www.caremanager.org) to find a GCM in your area.

## **Helpful Hints**

- If you find making the initial service assessment difficult, enlist the services of a GCM for a one-time consultation. They may be able to provide you with an objective evaluation of your



care situation that enables you to pursue further care on your own.

- Ask your physician's office if they know of local social workers that assist families with evaluation and use of local services.
- To help feel organized in your efforts, keep a file of the resources you have accessed and people who have assisted you.
- If a particular resource is unable to assist you, don't be hesitant to ask if they know of an organization or anyone else who might.

Many grocery stores now have online shopping and home delivery. Pharmacies will deliver medications. Many doctors and hospitals now have traveling x-ray equipment and

EKG machines. Some physicians are again making house calls.

While the community services listed here provide a starting place to access available resources, the list is by no means exhaustive. With the growing number of older adults and the continued demands being placed on their caregivers, there are always new and innovative services being offered.

## Resources to Get You Started

### *Books and Publications*

#### **Caring for Your Parents: The Complete AARP Guide**

This book discusses innovative ways that others have approached caregiving issues and concerns. It explores a variety of caregiving topics, includes many helpful tips, and contains a listing of resources related to each chapter. Delahanty, H., Ginzler, E. and Pipher, M. (2006). Sterling Publishing Company, Incorporated, \$12.95  
ISBN: 9781402735592

#### **How to Care for Aging Parents**

A compassionate, single-volume reference to the many topics associated with caring for aging parents, covering practical matters, including emotional, financial, and legal issues. Morris, V. (2004). New York, NY: Workman Publishing Co., \$18.95 ISBN: 0761134263

#### **Resources for Caregivers**

This 38-page booklet, prepared by the National Alliance for Caregiving and the MetLife Mature Market Institute, in cooperation with the National Association of Area Agencies on Aging lists tips, centers of information, and disease specific resources. You can obtain a complimentary copy by calling 203-221-6580, e-mailing [maturemarketinstitute@metlife.com](mailto:maturemarketinstitute@metlife.com), or visiting [www.maturemarketinstitute.com](http://www.maturemarketinstitute.com).

#### **The 36-Hour Day: A Family Guide to Caring for Alzheimer Disease, Other Dementias, and Memory Loss in Later Life**

A guide and narrative for anyone caring for an individual with Alzheimer disease or related dementias. Revised for its twenty fifth anniversary, the book contains new information on diagnostic evaluation, and many resources for the families and adult children who are providing the care. Mace, N and Rabins, P. 4th Edition. (2006). Johns Hopkins University Press., \$16.95  
ISBN: 0801885094

A large print edition is available for \$20.95 ISBN: 0801885108

### *Internet Sites*

#### **Administration on Aging (AoA)**

This site is maintained by the U.S. Department of Health and Human Services and provides

resources, news, and developments for older adults and their families. Since 2000, with the establishment of the National Family Caregiver Support Program, states now provide basic services for family caregivers including information, assistance, counseling, support groups, respite, and supplemental services. Caregivers can access the information about their state's resources at [www.aoa.gov/prof/aoaprogram/caregiver/caregiver.com](http://www.aoa.gov/prof/aoaprogram/caregiver/caregiver.com) by scrolling down, and clicking on [State Caregiver Websites](#).

### **American Self-Help Group Clearinghouse**

This site contains a searchable database by topic such as specific diseases. The search will bring you to related resources, including links to groups supporting caregivers. [www.selfhelpgroups.org](http://www.selfhelpgroups.org)

### **BenefitsCheckUp**

This is a free, confidential service that helps older adults find programs that may help pay for a portion of the costs associated with prescription drugs, health care, utilities, and other essential items or services. It requires completion of a simple form that asks for no personal information other than zip code, to locate programs in your loved one's area. [www.benefitscheckup.org](http://www.benefitscheckup.org)

### **Caregiving Help**

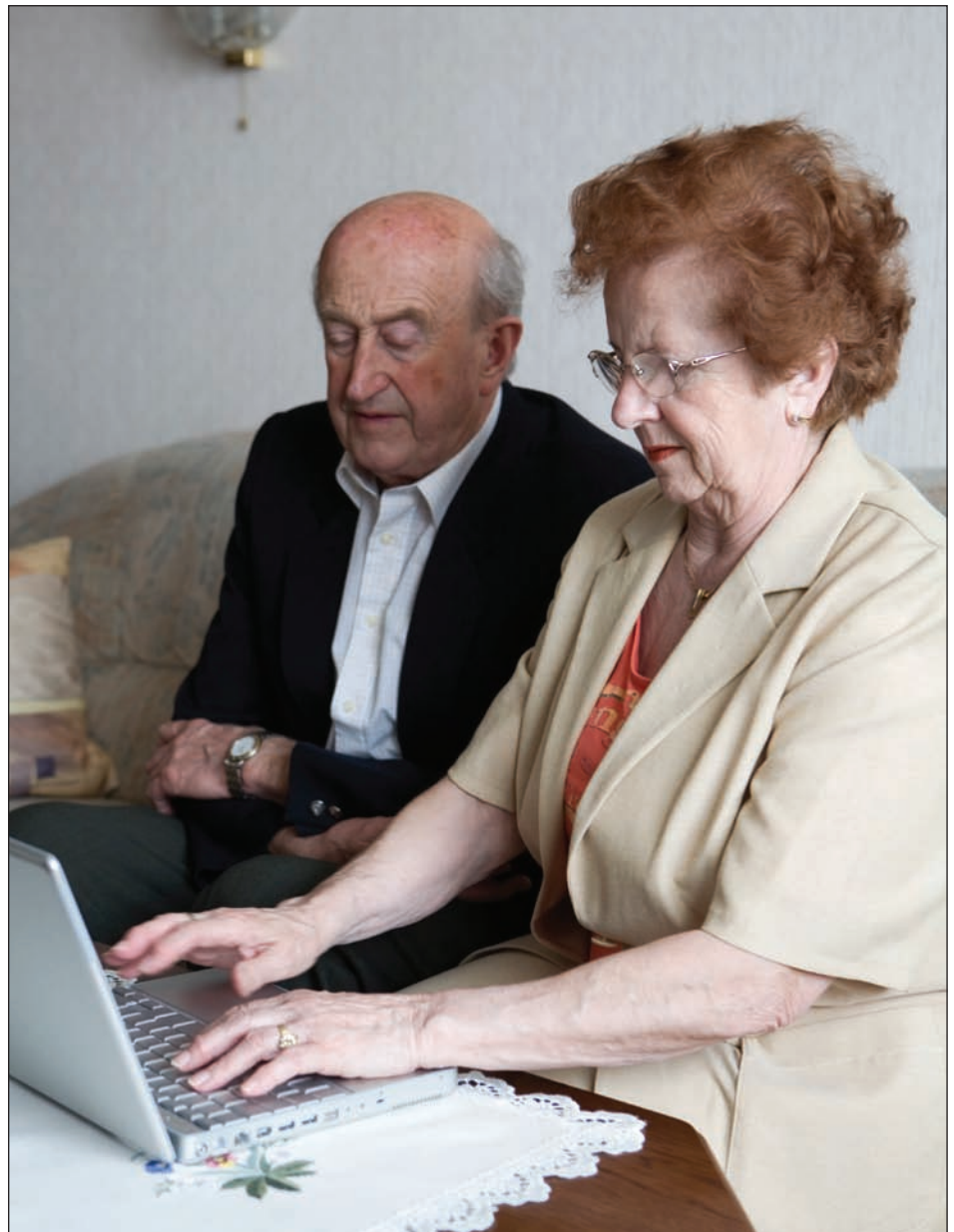
This website provides information, links, and educational videos that address many diverse caregiving situations. The information is arranged into five categories: services and benefits, help for caregivers, care alternatives, disease specific information, and more detailed discussion topics such as financial, legal, housing, and many others. Caregivers can also commu-

nicate with others using the message board.

[www.e-careonline.net/resources](http://www.e-careonline.net/resources)

### **Faith in Action**

This inter-faith based volunteer community group provides help and support with home care needs. The program is an initiative of the Robert Wood Johnson Foundation. [www.fiavolunteers.org](http://www.fiavolunteers.org)



## Needs Assessment

Deciding upon and then locating services for an aging family member can be overwhelming. Use this checklist to determine your loved one's physical, mental, emotional, social, and everyday level of functioning by answering the following questions.

### Physical

Is he or she still able to perform the basic activities of daily living?

- Bathing     Dressing     Transferring     Walking     Eating     Toileting

Have his or her hygiene habits changed?  Yes  No

Does he or she now appear unkempt?  Yes  No

Has there been any sudden weight loss or gain?    Loss  Yes  No    Gain  Yes  No

Is hearing or vision impaired?  Yes  No

If yes, what is the impairment?  Hearing     Vision     Both

Have sleep patterns changed?  Yes  No

Has there been a change in his or her energy level?  Yes  No

List current health conditions: \_\_\_\_\_

### Mental & Emotional

Is he or she more easily angered, argumentative, impatient, or tearful?  Yes  No

Does he or she seem lonely or depressed?  Yes  No

Does he or she forget to turn off appliances, or lock doors?  Yes  No

If yes, with what frequency?  Daily     Three or more times a week     Once or twice a month

Does he or she speak in a repetitive manner?  Yes  No

Has he or she ever gotten lost in familiar territory?  Yes  No

Can your family member manage his or her medications?  Yes  No

### Social & Daily Living

Is he or she a safe driver?  Yes  No

Are there any new scrapes, dents, or changes in the vehicle?  Yes  No

Does he or she still have active friendships and remain active in the community?  Yes  No

Has he or she become a recluse?  Yes  No

Is a normally neat and tidy house now unkempt?  Yes  No

Are there odors?  Yes  No

Does he or she have access to other transportation options?  Yes  No

Does he or she need assistance with doing laundry?  Yes  No    grocery shopping?  Yes  No  
meal preparation?  Yes  No    bill paying?  Yes  No    using the telephone?  Yes  No

(Perf line - Does not print.)

(tear here)

## Community Resource Contact Information\*

As a family caregiver, having contact information and phone numbers easily accessible will help you stay organized, and manage changes as they occur. Use this form as a guide to keep important phone numbers handy.

	Name	Phone Number
<b>Medical Information</b>		
Primary Care Physician	_____	_____
Other Specialty Physicians	_____	_____
	_____	_____
Home Care Agency	_____	_____
Physical Therapist	_____	_____
Pharmacy	_____	_____
Preferred Hospital	_____	_____
Medical Supply Store	_____	_____
Medical Transportation Provider	_____	_____
Dentist	_____	_____
Ophthalmologist	_____	_____
Geriatric Care Manager	_____	_____
Other Community Resources	_____	_____
	_____	_____

## Household Maintenance Contacts

Housekeeper	_____	_____
Plumber	_____	_____
Electrician	_____	_____
Handyman	_____	_____
Trash Service	_____	_____
Lawn Service	_____	_____
Heat/AC Service	_____	_____
Cable Provider	_____	_____
Home Security Service	_____	_____

## Legal/Financial Information

Name of Attorney	_____	_____
Financial Advisor	_____	_____
Accountant/Tax Preparer	_____	_____
Insurance Agent	_____	_____

*\*Important: Know the location of personal health information forms: living will, power of attorney, medical insurance card, and other documents as applicable.*

(tear here)  
 (Perf line - Does not print.)



## **Healthfinder**

This U.S. Department of Health and Human Services website provides a wealth of health information that ranges from medical news to state and local service resources. [www.healthfinder.gov](http://www.healthfinder.gov)

## **Medicare Rights Center**

This organization provides an independent source of Medicare information and assistance. The website contains many different web-based tools and free weekly e-newsletters containing Medicare coverage advice. Consumers can learn how to access and get the most out of their coverage, and call the telephone hotline for live help. Medicare counselors will answer questions about health insurance choices, Medicare rights and protections, dealing with payment denials or appeals, complaints about care or treatment, and Medicare bills between 9 a.m. and 6 p.m., Eastern Time, Monday through Friday. Call 800-333-4114. [www.medicarerights.org](http://www.medicarerights.org)

## **National Association for Home Care and Hospice**

This site offers a web tool to help you identify local providers of home care and hospice services. Visit [www.nahc.org](http://www.nahc.org).

## **The Well Spouse Association**

This organization is a national non-profit membership organization that advocates for and addresses the needs of spouses caring for a chronically ill and/or disabled wife, husband, or partner by offering peer to peer support, and educating health-care professionals and the general public about the special challenges and unique roles “well” spouses face every day. Support groups and respite weekends are some of the ways in which the organization supports its members. For more information visit [www.wellspouse.org](http://www.wellspouse.org) or call toll free 800-838-0879.

## **National Association of Private Geriatric Care Managers**

This site can direct you to a listing of GCMs in your area and also provides a checklist for choosing a GCM. [www.caremanager.org](http://www.caremanager.org)

## **National Association of Area Agencies on Aging (n4a)**

N4a is the umbrella organization for the 655 Area Agencies on Aging which provide information and services, and coordinate and administer programs for older adults. The federally funded Eldercare Locator, administered by n4a in partnership with the National Association of State Units on Aging, provides callers with information about local services by zip code. Trained pro-

fessionals, including a Spanish-speaking information specialist and a 150-language line service, welcome callers to the Eldercare Locator. Call 800-677-1116, 9:00 a.m. – 8:00 p.m., ET or visit [www.n4a.org/locator](http://www.n4a.org/locator). TDD/TTY access is also available with instructions provided on the above website.

## **ShareTheCaregiving, Inc.**

This organization is dedicated to promoting group caregiving, as a way to prevent caregiver burnout. It provides information and education for consumers, healthcare professionals and clergy, about the Share The Care model that guides friends, neighbors, and co-workers to systematically organize and pool their time and efforts to help caregivers. The site also provides links to other helpful resources. Visit [www.sharethecare.org](http://www.sharethecare.org) or call 646-467-8097.

## **Useful Tools**

Here are two tools to help you meet the needs of your loved one.

- Needs Assessment Checklist
- Community Resource Contact Information

---

### Endnotes

<sup>1</sup> *Caregiving in the U.S., National Alliance for Caregiving and AARP, April 2004.*

## *About the Authors of Since You Care*

*Since You Care* guides are prepared by the MetLife Mature Market Institute in cooperation with the National Alliance for Caregiving and MetLife's Care Coordinators.

### **MetLife Mature Market Institute**

Staffed by gerontologists, the MetLife Mature Market Institute, part of the company's Retirement Strategies Group, has been providing research, knowledge management, education, and policy support for over ten years to Metropolitan Life Insurance Company, its corporate customers, and business partners. MetLife, a subsidiary of MetLife, Inc. (NYSE: MET), is a leading provider of insurance and other financial services to individual and institutional customers. For more information about the MetLife Mature Market Institute, please visit the Mature Market Institute's website at [www.MatureMarketInstitute.com](http://www.MatureMarketInstitute.com).

**MetLife Care Coordinators** are available to MetLife's long-term care customers and their caregivers to help identify and resolve caregiving questions and concerns through counseling and referral.

### **National Alliance for Caregiving**

Established in 1996, the National Alliance for Caregiving is a nonprofit coalition of national organizations that focuses on issues of family caregiving across the life span. The Alliance was created to conduct research, do policy analysis, develop national programs and increase public awareness of family caregiving issues. [www.caregiving.org](http://www.caregiving.org)

### **Mature Market Institute MetLife**

57 Greens Farms Road  
Westport, CT 06880  
E-Mail: [MatureMarketInstitute@metlife.com](mailto:MatureMarketInstitute@metlife.com)  
[www.maturemarketinstitute.com](http://www.maturemarketinstitute.com)

### **National Alliance for Caregiving**

4720 Montgomery Lane,  
Fifth Floor, Bethesda, MD 20814  
[www.caregiving.org](http://www.caregiving.org)

---

*This booklet offers general advice, however, it is not a substitute for consultation with an appropriate professional. Please see a health care professional, attorney, or other appropriate professional when determining how the information and recommendations discussed in this booklet apply to your specific situation.*