

# Making the Elder Years Golden

A Guide for Caregivers





*Copyright 2022, WelbeHealth*

# Table of Contents

<b>Section 1:</b> Caring for the caregiver	<b>1 - 17</b>
<b>Section 2:</b> Enable safety, mental health, and connection	<b>19 - 37</b>
<b>Section 3:</b> Costs of caring for an aging loved one	<b>39 - 41</b>
About WelbeHealth	<b>42</b>









## Section 1:

# Caring for the Caregiver

Most seniors in the United States live at home in their community, and family members and other loved ones provide for most of their daily needs. If you're the caregiver of an elder, you're not alone.

Nearly 17 percent of Americans are caregivers to an elderly adult over the age of 50.<sup>1</sup> Choosing to care for an older relative is a selfless act. As your elder loved one ages and increasingly needs your assistance, it is easy to forget to care for yourself.

You will benefit from becoming connected to available support you need to provide care to your elder or spouse. But one of the best things you can do for your loved one is to stay physically and emotionally strong. There are many ways to do this.

# 1:

## Take Care of Yourself

---

As a caregiver of a senior, it is important to continue taking care of yourself mentally, physically, and socially. The stress of caring for an elder can put you at risk for health and relationship challenges. In the long run, this can wear you down and make it harder to provide care to your loved one. Make sure you continue to maintain your own doctor appointments, mental health, and other wellness needs.



## Seek community support and resources.

Seek any available community support. If you're employed, find out if your company offers an Employee Assistance Program or a Work/Life program that can help connect you with services to assist caregivers of elders. You can also ask your employer about family and medical leave, if needed, and whether flexible work hours or job sharing may be possible. Remember that you may need the help of family members and others to achieve work/life balance while caring for an elder.





## **Continue doing what you love.**

Take time to continue to do the things that you love. Continue to nurture your other relationships, interests, and personal goals. Over time, caregiving duties tend to grow, and more care decisions need to be made. Be sure to seek the assistance required to evolve with your loved ones needs, and to avoid depression and other stress-related problems.

## Manage negative feelings such as guilt.

It is easy to feel guilt when providing care for an elder. Even when you're doing the best you can, there is always more that can be done. And if you're feeling upset with caregiving in certain moments, you may even feel guilty about having those frustrations.

Remember that all caregivers have feelings of frustration and guilt. It is normal to have these emotions, as well as positive emotions associated with caregiving. If you feel your emotions are more than you can handle, speak to your family physician about whether you may have a condition such as depression, that could be relieved with counseling or medications.



# Special considerations for caregivers who live far away.

---







---

If you are a caregiver who lives far away from your elder loved one, enlist the support of those who live nearby your loved one, such as friends, neighbors, and the local police or mail carrier. Also, contact local resources who can help, such as Meals on Wheels and other volunteer-based groups. Keep an emergency fund for unexpected travel needs, should your elder need you to visit on short notice.

Be sure to call your elder often just to check in. If you feel like your elder's needs are changing, plan to visit in-person or arrange for an in-home needs assessment. If there is a primary caregiver who lives with or near your loved one, try to visit to give them some time away from caregiving duties, or to assist with chores or other support.

# 2:

## Get Family Support and Get Organized



## Create a Plan for The Entire Family

Bring the family together to discuss your elder's needs and how you can collectively work to meet them. Include your elder if they are competent, as well as close family members, both in-town and out-of-town. Decide how each member of the family can contribute. It can be helpful to write down your plan and share it with each other. Be sure to have legal guardianship and power of attorney arranged and understood by everyone in the family.

Each family member can help by planning a physician appointment or other required task around a planned visit to an elderly loved one. Be sure to share the outcomes of these visits with other family members to keep everyone up-to-speed on any changes in your elder's needs. Be sure to reserve space during your visit for fun and meaningful time together.







There may be family members who cannot assist. It's important to let that go. You can't change people or make them care like you do. Focus on what you can do, and don't get too caught up in what others should do or are not doing.

## Get Organized

Seniors often see multiple doctors, take multiple medications, have several medical appointments a month, and may need assistance in their home. Research shows that 35 percent of those over age 65 have no one assisting them with coordinating their care.<sup>2</sup> Thirty-four percent say a family member coordinates their care.

Focusing on organization and care coordination can be beneficial for seniors and caregivers, especially for the 85 percent of older adults who live with one or more complex medical conditions.<sup>3</sup>

**Caregivers often do the work of coordinating care. They make appointments, provide transportation, communicate with physicians, and assist in the home. With all that going on, and other competing life responsibilities, it is important to get and stay organized.**

Keeping all healthcare providers informed can save your elder from redundant testing, screening, and treatment. Changes in medication, new or worsening symptoms, and changes in medical history are topics to be shared with your loved one's physicians.

Make sure that you have a folder for your elder's important information. This includes insurance papers, physician names and contact information, medication information, living wills, hospital information, and any other relevant paperwork.





# 3:

## Avoid Caregiver Burnout





Many spouses and adult children take on the role of caregiver for elderly loved ones, learning to manage medications, assist with personal care, and more. Caring for an aging loved one is often a role taken on without hesitation. But caregivers can face stress sometimes leading to caregiver burnout.

Understand that the care you are providing is very valuable. The care provided by a family caregiver would often cost tens of thousands of dollars a year if that care were provided by professional service providers. If you are providing care to your elder, you should feel a sense of accomplishment – but don't feel that you need to do it all on your own.







## Ask for Help

As the caregiver of a senior, it can be difficult to admit that you need help. But asking for and accepting help can be a gift to yourself and your loved one. Siblings, in-laws, friends, and neighbors can often provide relief when you're feeling overwhelmed. Ongoing support is important so you can best care for your loved one.

Some ideas for assistance when people offer:

- Shopping for groceries or providing cooked meals
- Watching your elder while you run an errand
- Accompanying you to appointments with your elder
- Laundry or light housekeeping
- Pharmacy pick up
- Visiting and spending time with you for moral support

## Respite care and home care assistance

According to a study done by AARP and the National Alliance for Caregiving (NAC), 23 percent of caregivers in the U.S. say their health has suffered due to the stress of caregiving.<sup>4</sup> If you are under constant stress, you can become forgetful, angry, or depressed, which isn't beneficial to your loved ones. Taking turns with caregiving with other family members or professional caregiving help can offer you support and keep your loved one safe.



## Support groups

Caregiver support groups can be a source of community and friendship. By joining a support group, you can find the support and wisdom that makes a world of difference. Use national or local resources to help you find in-person or virtual support groups to connect with other caregivers. Examples include:

- Caregiver Action Network
- Alzheimer's Association
- Parkinson's Foundation
- American Cancer Society







## Family Relationships

When a loved one ages and can no longer fully care for themselves, it can change the dynamics within the family. Family relationships are commonly stressed when the responsibility of elder care is involved. While some families pull together to care for their elder, other families struggle to make decisions and divide responsibilities.

If possible, your whole family should be involved in caregiver decisions. When you make care decisions, be sure to assess your family resources – both financially and people able to help – so that your relationships and well-being do not suffer.





## Section 2:

# Enable safety, mental health and connection

As caregivers, we want the best for the seniors in our life. We can support them by providing ways to remain safe, happy, challenged, and connected to their communities.





## Creating a Safe Home Environment

Whether your loved one lives in their own home, with you, or in another care setting, creating a safe and comfortable space for them is essential to their physical well-being. Being proactive can make all the difference. Even if your loved one doesn't need assistance now, planning ahead and providing a safe living space can prevent injuries and give you peace of mind.



## Prevent Falls

According to the National Institute on Aging, sixty percent of falls happen at home.<sup>5</sup> A fall can be a setback to your aging loved one and possibly result in an unwanted hospital stay. Here are some modifications to consider to prevent falls in the home.

- Install grab bars in the bathroom.
- Make sure rooms are well lit and promptly replace bulbs.
- Install railing near any indoor or outdoor stairs.
- Remove tripping hazards such as rugs, mats or pet toys.
- Consider installing a walk-in tub or curbless shower.
- Consider stairlifts for seniors with decreased mobility.

Be sure to consult with your healthcare provider if you feel that medications may play a role in causing frequent falls.





## Use of Technology

Seniors and their caregivers can benefit from technology and devices that can keep elders living safely at home. Some benefits include caregiver notifications, health monitoring, and assistance in emergencies.

- Medical alert system to connect wearers to emergency help with the push of a button
- In-home video system to help you observe your senior remotely
- Smart speakers for medication and appointment reminders





## Supporting the Mental Health of Seniors

Health care doesn't just include care for the physical body; it includes care for the mind too. Solely focusing on physical health without attention to mental health can reduce seniors' quality of life.



An estimated **20 percent of Americans over age 55** have a **mental health disorder**.<sup>6</sup>





## 1 Build Trust with Medical Providers

Rona Lomeda is a Complex Case Nurse for senior citizens. Her 30 years of experience in behavioral health and geriatric care have shown her the key to successfully treating the mental health of seniors is trust.

Lomeda says, “The most important thing we do, as care providers, is make sure our seniors feel loved. That’s what develops trust in the relationship. Ultimately, that’s how we provide the best care to seniors struggling with mental illnesses.”

## 2

## Nurture Companionship Among Peers

Over 40 percent of seniors report feeling lonely on a daily basis.<sup>7</sup> Studies show that loneliness can be as bad for your health as smoking 15 cigarettes a day.<sup>8</sup> That's why it's important to provide companionship for seniors. Companionship can include:

- Visiting senior centers, libraries, and other meeting places
- Eating meals with others
- Engaging in activities of interest such as art, music, etc.
- Calling friends and family by phone or video

## 3

## Individual Care and Education

Untreated mental illness can have a negative impact on other areas of health. To help solve this, many seniors need individualized care and education from their family physician and specialists.

Professional therapists are also available to support the mental health of seniors. Therapy sessions can be done in person or via telemedicine by phone or video. Visiting with a therapist regularly can help older adults work through feelings of grief, accept a challenging health diagnosis, and support them in overcoming anxious thoughts and feelings.

# Depression in Seniors:

## What caregivers should know

Feeling down is a normal part of life. But if your loved ones' sadness is continuous, they could be suffering from depression. Depression is not a normal part of aging. Watch for any signs of depression. If your aging loved one shows symptoms, you can help them get the treatment they need. Many factors can contribute to depression.





## Death of loved ones

Losing a spouse, child, dear friend, or beloved pet can lead to depression. Grieving a loss is normal but becoming depressed is not. It is important to recognize the difference between grief and depression. Ask your elder's health care provider if you are uncertain whether your loved one may be suffering from depression.

## Health challenges

A chronic medical condition can cause depression in seniors. For example, experiencing constant physical pain, disability or loss of mobility can lead to depression.

## Medication side effects

Medications can sometimes interact with each other and cause depression. Medication can be processed differently in the elderly because bodies become less efficient at metabolizing drugs as we age. Speak with your doctor or pharmacist if you think a medication may be causing depression in your loved one.

## Loss of independence and purpose

People find joy and meaning in their work, volunteer activities, and social circles. Your loved one may be deprived of these joys due to a medical condition or a loss of community.



## Symptoms of Depression in Seniors

Identifying depression in seniors (and just as importantly, in yourself, as the caregiver), begins with knowing the common signs and symptoms. Signs of depression can include:

- Disregarding personal care and hygiene
- Frequent thoughts of death and suicide
- Increased aches and pains
- Loss of appetite and weight loss
- Disinterest in hobbies and socialization
- Reduced motivation and energy
- Insomnia
- Constant sadness and despair

# Treatment for Depression

Getting treatment for a senior with depression can help them get back to enjoying life and prevent the worsening of symptoms. Untreated depression has been linked to chronic heart failure in the elderly, drug and alcohol abuse, and suicide.



**Depression can become worse if it is left untreated, says Lomeda.**

Speaking with your loved one and their doctor about your concerns can be an initial step to getting treatment. From there, the physician can diagnose the condition and provide appropriate treatment.

Typical treatment for a senior with depression can include speaking with a licensed mental health professional. This can help your loved one work through challenging thoughts and emotions. The professional can also give your loved one tools to manage their depression. In addition, a physician or psychiatrist may prescribe antidepressant medication. These medicines work by balancing hormones in the brain that affect mood.



# Support Brain Health in Your Senior

As we age, it is important to support brain health. About 1 in 9 Americans over the age of 65 have Alzheimer's disease.<sup>10</sup> Researchers expect that number to double by 2050.

You can support the brain health of the elder in your life and minimize their risk of developing Alzheimer's disease and other related dementias. Growing research has shown that lifestyle changes can significantly impact brain health.



## Exercise to Improve Blood Flow in Your Brain

We all know exercise is good for our body, but it also benefits our brains. When elders participate in regular exercise that raises their heart rate, it increases the blood flow in their body and brain, helping them think more clearly. Several studies have shown that regular physical activity may decrease cognitive decline.

Improve brain health by adding some of these activities:

- Walking indoors or outdoors
- Swimming
- Yoga / Tai Chi

## Fuel the Brain with Antioxidant-Rich Food

No food or supplement can prevent the onset of dementia. But eating a balanced diet is just as good for your brain as it is for the rest of your body.

Eating a Mediterranean-style diet has been shown to reduce the risk of Alzheimer's disease.<sup>11</sup> That means limiting red meat and going easy on the dairy. You may also want to increase the amount of fruit, veggies, and fish in your diet. The elder in your life may like some of these brain-healthy foods:

- Salmon and other seafood
- Dark chocolate
- Nuts / Fruit
- Leafy green vegetables

## Using Brain “Muscles” to Stay Sharp

Staying mentally engaged keeps your elder’s brain sharp. Mental exercises can promote growth of new brain cells, and this regular development of new cells may decrease the likelihood of developing dementia.

Activities as simple as participating in stimulating conversation, picking up a new hobby, or playing board games can benefit brain health. Your loved one can try activities that are:

- **Creative** – Such as painting, quilting, photography, or drawing.
- **Challenging** – Activities that may not come easy.
- **Novel** – Master a new language, skill, or concept.
- **Stimulating** – Spend time discussing a book.

## The Brain Needs Rest

Sleep is a crucial aspect in protecting the brain from cognitive decline. Abnormal proteins can build up in the brain of some people. The presence of this plaque is a known precursor to Alzheimer’s disease. Researchers have found that a lack of sleep can increase the amount of this plaque in the brain.<sup>12</sup> To help your elder improve their sleep quality, encourage them to:

- Reduce daytime sleeping.
- Speak with a doctor about adjusting medications.
- Avoid looking at the television before bedtime.
- Meditate prior to bedtime.
- Avoid heavy meals before bedtime.





## Help your elder stay active in the community

For many older adults, staying active is a priority. Keeping up with friends, exercising, and giving back to the community brings fulfillment and joy. “Activities are adaptable to any level of ability. We find ways for every participant to engage,” says Esther De Santiago, Engagement Supervisor of Adult Activities for senior citizens. “These activities are done in a group setting. It is wonderful how the seniors cheer each other on.”



## Creative Activities

Many elders love to get their creativity flowing. Creative activities for seniors like embroidery, origami, knitting, and crochet can be done with friends at home or at community centers.

“Creative projects are something that people of all ages can engage in,” says De Santiago. “When you finish a project and realize that you created something, it can be very satisfying. Plus, we all have fun sharing ideas and creating together.”

## Entertaining Activities

Seniors of all abilities can engage in singing and some form of dancing. At many senior centers, activity directors adjust these activities so no one is left out of the merriment. Listening to music from a senior’s youth can trigger past memories and strengthen a sense of identity. Watching movies from youth can help bring back fun memories, too.



## Supportive Activities

Seniors need support from families and peers, especially in times of loss, grief, and life transitions. It is important for seniors to feel that they are not alone in their pain. Local support groups can connect seniors and enable them to share their story and encourage one another.

## Become an Advocate for Your Elder

Often, the best advocate for your elder will be you and other members of your family. Be sure to get to know your elder's care providers, whether it be medical or in-home support. Make sure you get any available caregiver education on the needs of your elder, such as dealing with mobility challenges, incontinence, medication risks, and so on. Get education on your elder's chronic conditions so you can ask important questions and understand needed lifestyle adjustments.





## **Access meal delivery, transportation, and other services**

Connect your senior with community services such as meal delivery, senior transportation, in-home chore services, and other helpful supportive services.

Access to free or low-cost transportation for seniors is available in many counties and is for people who can no longer take public transportation on their own. There may be an evaluation process for this service, but if they qualify, it can be a great help.

## Consider Care Alternatives

After the COVID-19 pandemic, many families are carefully weighing alternatives to nursing homes. Choosing care that enables seniors to remain at home has become a strong emerging theme. If you are evaluating alternatives be sure to consider three important factors: safety, family support, and cost.

### 1. Senior Safety

As families research care for their aging loved ones, safety is a top priority. Group living situations can pose a risk because of the number of people living in one building, often in shared rooms. This can make it easier for viruses like the flu and COVID-19 to spread.

### 2. Family Support

Many spouses and adult children take on the role of caregiver for elderly loved ones, learning to manage medications, assist with personal care, and more.

Be sure to have a Durable Health Care Power of Attorney, know where your senior's Advance Directive and Living Will documents are stored, and understand your loved one's end-of-life wishes.

### 3. Cost of Care

The national median cost of a private nursing home room is over \$100,000 per year.<sup>13</sup> Government programs may help lower the cost. People age 65 and over who receive Social Security qualify for Medicare, a federal health insurance program. Some may also qualify for Medicaid, depending up on their needs, assets, and other qualifying factors.







## Section 3:

# Costs of caring for an aging loved one

Because seniors are often on a fixed income, many caregivers worry about the increasing cost of care as their elder ages. Paying for expenses such as supplies, in-home support, prescriptions, and copays can be a stress for any caregiver. To minimize expenses:

- Take advantage of retirement benefits
- Apply for Medicaid and other assistance
- Take advantage of free flu and other vaccinations

Contact your local “Agency on Aging” for more information.



## Generic drugs

When possible, consider asking your pharmacy to provide lower-cost generic drugs instead of the brand-name.

## Volunteer services

There are often services for seniors available at low or no-cost through local community groups, including meal delivery, companion services, transportation, and more.

## Free screenings at health fairs

While free screenings are not a replacement for regular physical exams, these can be helpful check-ins between routine appointments.

## Used medical equipment

Many communities offer free or low-cost leases of used medical equipment. Contact your local Agency on Aging to find out what may be available.

## Lowering Financial Burden for Caregivers

Family caregivers spend an annual average of \$7,400 of their own money on caregiving expenses.<sup>14</sup> In combination with a possible loss of income due to time away from work, it can be a financial strain.

Keep track of expenses. After a few months, you can better predict what your caregiving expenses will be. If you have loved ones who may share the caregiving costs with you, it is a useful tool to split costs evenly.

## Research tax implications of caregiving.

Understanding IRS guidelines for caregiver and senior filing can save you money and help you recoup some of your caregiving costs. If you meet the requirements outlined by the IRS, you may be able to claim an elderly parent as a dependent on your tax return.



# About WelbeHealth

Founded in 2015, WelbeHealth is a physician-led organization that coordinates senior care, including all medical and dental care, physical and occupational therapy, transportation to medical appointments, meals and personal care services. WelbeHealth closes the loop on comprehensive care to keep the most vulnerable seniors living safely in their own homes. WelbeHealth delivers these services through the Program of All-Inclusive Care for the Elderly (PACE), a Medicare and Medicaid program. As a public benefit company, WelbeHealth is equally committed to all our stakeholders, including the broader community, prioritizing corporate responsibility and sustainability.

For more information, visit **welbehealth.com** or call us at **(888) 551-0429, TTY 711**.



1. “Caregiving in the US, 2020 Report,” [www.aarp.org/content/dam/aarp/ppi/2020/05/full-report-caregiving-in-the-united-states](http://www.aarp.org/content/dam/aarp/ppi/2020/05/full-report-caregiving-in-the-united-states). doi.10.26419-2Fppi.00103.001.pdf
2. “70% of Patients Need Better Care Coordination,” Patient Engagement HIT. [patientengagementhit.com/news/70-of-senior-patients-need-better-care-coordination](http://patientengagementhit.com/news/70-of-senior-patients-need-better-care-coordination)
3. “Supporting Older Patients with Chronic Conditions” National Institute on Aging [www.nia.nih.gov/health/supporting-older-patients-chronic-conditions](http://www.nia.nih.gov/health/supporting-older-patients-chronic-conditions)
4. “Caregiving in the U.S, 2020,” National Alliance on Caregiving and AARP [www.caregiving.org/caregiving-in-the-us-2020/](http://www.caregiving.org/caregiving-in-the-us-2020/)
5. “Fall Proofing Your Home” National Institute on Aging, [www.nia.nih.gov/health/fall-proofing-your-home](http://www.nia.nih.gov/health/fall-proofing-your-home)
6. American Psychological Association, [www.apa.org](http://www.apa.org)
7. Health Resources and Services Administration, [www.hrsa.gov](http://www.hrsa.gov)
8. “Loneliness Rivals Obesity, Smoking as Health Risk”, WebMD, [www.webmd.com/balance/news/20180504/loneliness-rivals-obesity-smoking-as-health-risk](http://www.webmd.com/balance/news/20180504/loneliness-rivals-obesity-smoking-as-health-risk)
9. “Major Depression” National Institute of Mental Health, [www.nimh.nih.gov/health/statistics/major-depression](http://www.nimh.nih.gov/health/statistics/major-depression)
10. “Alzheimer’s Disease Facts and Figures,” Alzheimer’s Association, [www.alz.org/alzheimers-dementia/facts-figures](http://www.alz.org/alzheimers-dementia/facts-figures)
11. “Mediterranean Diet, Alzheimer Disease Biomarkers and Brain Atrophy in Old Age,” *Neurology*, May 5, 2021 (Pubmed) [pubmed.ncbi.nlm.nih.gov/33952652/](http://pubmed.ncbi.nlm.nih.gov/33952652/)
12. “Sleep deprivation increases Alzheimer’s protein,” National Institutes of Health, [www.nih.gov/news-events/nih-research-matters/sleep-deprivation-increases-alzheimers-protein](http://www.nih.gov/news-events/nih-research-matters/sleep-deprivation-increases-alzheimers-protein)
13. “2021 Nursing Home Costs by State and Region,” Medicaid Planning Assistance, [www.medicaidplanningassistance.org/nursing-home-costs](http://www.medicaidplanningassistance.org/nursing-home-costs)
14. “Family Caregivers Spend More than \$7,200 a Year on Out-of-Pocket Costs,” AARP, [www.aarp.org/caregiving/financial-legal/info-2021/high-out-of-pocket-costs/?cmp=RDRCT-867fa361-20211014](http://www.aarp.org/caregiving/financial-legal/info-2021/high-out-of-pocket-costs/?cmp=RDRCT-867fa361-20211014)
15. “Eldercare for Dummies,” Rachelle Zukerman, PhD
16. “The Complete Idiot’s Guide to Caring for Aging Parents,” Linda Colvin Rhodes, Ed. D.



Made with Recycled Paper 