

Long Term Care Check-Up[®]

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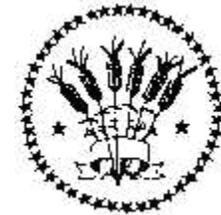
and the

Administration on Aging

Caregiver Resource Center



Long Term Care



Information Education and Outreach Program

Steuben County Office for the Aging

**Long Term Care Information
Education and Outreach Program
607-664-2298**

**Caregiver Resource Center
607-664-2298**

**NY CONNECTS:
1-866-221-7324**

LONG TERM CARE CHECK-UP

LEGAL

I have assigned Power of Attorney to someone locally that can act on my behalf.	YES	1 point
	NO	0 point
I have my last five year's of paperwork (bills, bank statements, etc.) organized.	YES	1 point
	NO	0 point
EXTRA CREDIT: Someone besides me knows where to find this information.	YES	1 point
	NO	0 point

PHYSICAL WELLNESS

1. I see my doctor at least once per year to optimize my health and wellness.	YES	1 point
	NO	0 point
2. My physical activity is:		
Sedentary (don't move much)		0 point
Moderate		1 point
Active		2 points
3. I eat a healthy diet:		
Seldom		0 point
Sometimes		1 point
All the time		2 points

SOCIAL WELLNESS

My social activity level is:		
Isolated		0 point
Moderately connected		1 point
Well-connected with a social club, a church group, and/ or a volunteer group		2 points
“So many friends, so little time!”		3 points

MY NOTES

<u>FINANCIAL WELLNESS</u>			
	1. I have reviewed my financial plan within the past year.	YES	1 point
		NO	0 point
	2. I am aware of the limitations of my current medical insurance policy in covering long term care.	YES	1 point
		NO	0 point
	3. I am aware of MY options for paying for LTC.	YES	1 point
		NO	0 point
	4. I have explored Long Term Care Insurance as an option.	YES	1 point
		NO	0 point
<u>LOCATION, LOCATION, LOCATION</u>			
	1. My home is wheelchair accessible.	YES	1 point
		NO	0 point
	2. I live close to family/supportive friends or on the bus line.	YES	1 point
		NO	0 point
<u>SUPPORT SYSTEM</u>			
	1. If I became ill or disabled, there are at least 3 people I can call on for help.	YES	1 point
		NO	0 point

Add score of circled items _____

See where you fall on the chart below. Make an appointment with the caring professionals to get yourself in the best position to handle the challenges that life throws your way...

SCORE	ANALYSIS
0 – 6	There's work to be done and we're here to help!
7 – 12	Not bad. Let's continue on the road to long term care independence.
13 - 18	Looking good! Reevaluate your status annually.

MY SCORE: _____

SUPPORT SYSTEM

LEGAL

Experts generally agree that anyone over the age of 18 needs to have a **Power of Attorney** document signed. This is someone to act on your behalf in legal, financial, and business matters if you are unable or unavailable. A person cannot sign a POA once he becomes incompetent, so the trick is to always have one in place BEFORE the unexpected happens.

Additionally, a **health care proxy** is critical in situations where you are unable to make health care decisions for life-sustaining treatment. Under NYS law, **no one** is has the right to make decisions about your medical treatment if you are unable to do so, unless you have given them legal authority, or you have left clear and convincing evidence of your treatment wishes.

A **living will**, which is also recommended, allows you to leave written instructions that explain your health care wishes, especially about end of life care.

A **Do Not Resuscitate order (DNR)** is a distinctly different document that lets you express your wishes to avoid cardiopulmonary resuscitation (CPR), the emergency treatment you would normally receive if your heart stops beating or if you stop breathing.

Often times, financial statements from the past five years are required when applying for services or benefits. Having these papers organized in one place can be a blessing when you or a family member needs to produce them. As we age or develop disabilities, clerical tasks, such as record-keeping and filing bills in the home, are an added burden that may easily overwhelm. Find a system that works for you to manage and is easy for someone else to follow. Have at least one person know your system of record-keeping.

***Is this confusing?** YES! Is it necessary if you are someone who wants to make sure you control all aspects of your life? YES! So, grab a friend and get your affairs in order. Afterwards, reward yourself with a leisurely lunch and bask in the confidence of knowing that you have prepared for the unexpected.

Who is the first person you call on when you need help? Is it your spouse? Your son? A neighbor? Experts say you need at least 3 people locally to give assistance should the need arise. Do you have family close by? If your adult children have moved out of the area, is there a close friend who supports you? More importantly, have you had a conversation with them about their willingness to help? Most people hate to ask for favors and, when it comes to long term care, the favors may be daily. Is that too much to ask of one person? What other obligations do these helpers have?

A strong network of support contributes to good “long term care wellness”. It probably makes more sense to ask 6 people to help with 10 tasks than to ask one person to do everything. Share the care, as they say. Caregivers burn out. Caregivers need time away. Depending on one caregiver is a recipe for crisis. Start by making a list of tasks you need help with. Next, make a list of people that may be willing to help. Lastly, make a list of agencies or programs that provide the required services. The best plans for care involve use of formal (paid) and informal (volunteer or favors) help from a variety of sources.

These may help:

www.steubencony.org (Follow links to RSVP and NY CONNECTS)

www.getinvolved.gov

www.volunteermatch.org

www.choose2trust.com

Steuben Coordinated Transportation 1-800-346-2211

Professionals are here to help: **NY CONNECTS 1-866-221-7324**

LOCATION, LOCATION, LOCATION

Often when buying homes, people don't think about the future needs they may have. At times a person may give up driving because of disabilities or dementia but still need to get to the store, go to the doctor, take care of business, and have social contacts. Living far out in the country may be problematic. If family, neighbors, and church friends are available, they can see that the basic needs of transportation are met, but if the support system is not present and public transportation isn't available, it becomes more difficult to continue to live there. What are the solutions? One may be to consider moving before it reaches that critical stage or at least to be aware of options that may be accessed later. This may include knowing about subsidized senior housing, senior living communities, enriched housing, assisted living, and other possible options.

Even if transportation is not an issue, the maintenance of the home itself can become challenging. Structural barriers such as steps, narrow doorways, and upstairs bedrooms/bathrooms can make it difficult to continue to live in the home if mobility becomes a concern. In addition to being aware of other housing choices listed above, it is important to know the possible options for modifying your current home to meet your needs. Grab bars, comfort height toilets, handles instead of knobs on doors, and other adaptive devices can make the difference in whether remaining in the current home is an option or not. An in-home safety check, fall prevention programs, and medication management evaluations can also help point out areas of concern. Simple factors such as throw rugs, poor lighting, timing of medication, and other small changes can make a big difference in the safety of the home. Getting in and out of the home is also a concern. For example, an attached garage with a garage door opener, a ramp when appropriate, and two rails on stairs can be very helpful. Having a personal emergency response system in place or a portable phone are other possibilities for adding to the home safety.

Most home environments can be modified to increase safety so that the goal of staying independent in the community can be a reality. NY Connects is a great resource for finding information and assistance to determine how to make it happen.

These may help: Steuben Coordinated Transportation 1-800-346-2211

www.steubencony.org

www.aimcil.com (607) 962-8225

PHYSICAL WELLNESS

“An ounce of prevention is worth a pound of cure”.

Maintaining optimal wellness involves regular conversations with your health provider about your health status and what you need to do to improve or maintain it. Small steps toward wellness made every day can make a big difference in quality of life. You can't change your genes, but you can change your lifestyle and work toward simple goals. By pairing up with a friend, you can often accomplish great things and find enjoyment along the way.

There is so much in the media about dieting and healthy eating. It's quite overwhelming. One thing is true, however. Diets don't work, but gradual adjustments to eating habits do work. Switch from 2% milk to skim. Throw out the white bread and learn to love the bulk of the whole grain type. You probably can't “give up sweets forever”, but you *can* vow indulge only on very special occasions. Find strategies that work for you!

This may help: www.cdc.gov/healthyliving/

SOCIAL WELLNESS

Social isolation is, no doubt, a major stumbling block for many people later in life and for those who become disabled. Whether the isolation is due to lack of mobility or lack of opportunity to engage in meaningful social activity, depression often follows and, with it, comes a host of physical ailments. Sometimes it's easier to stay home alone and watch TV than to get out and try new adventures, yet being with other people nurtures the spirit and feeds the soul. Volunteer opportunities abound in our community and having a reason to get up, get dressed, and get out in the morning is a very good thing. We often hear volunteers say that they receive much more than they give. Boredom and lack of purpose can certainly contribute to the need for long term care. Find a hobby that you look forward to doing. Learn line dancing. Leave a legacy by mentoring young people!

So, if you think you deserve to take it easy in your retirement, think again. Taking the easy way out sets the course for dependency on those around you in the future.

These may help:

www.steubencony.org (Follow links to RSVP)
www.getinvolved.gov
www.volunteermatch.org
www.choose2trust.com

FINANCIAL WELLNESS

The key to successful long-term care (LTC) is planning. This includes how to find care and how to pay for that care. Payment options may include:

- ◆ Personal savings or investments
- ◆ Long term care insurance**
- ◆ Medicare
- ◆ Medicaid
- ◆ SSI/SSD
- ◆ Veterans benefits

*Note that health insurance is *not* on this list, since as a rule, it is not a method of payment for LTC services.

**For free, unbiased information about LTC Insurance options, or to discuss your particular situation, contact the LTC Insurance Education and Outreach Program Coordinator located at the Resource Center at the Office for the Aging (607-664-2298).

The legal and financial aspects of LTC planning need to work together. Your personal circumstances and assets will determine what plan is best for you. Consider some of the most important factors that may affect your estate:

- ◆ Last wills and testaments
- ◆ Tax planning
- ◆ The use of Trusts
- ◆ Beneficiary designations
- ◆ Joint assets
- ◆ Gifts during lifetime
- ◆ Estate tax
- ◆ Real property

A financial planner along with a skilled Elder Law Attorney who specializes in estate planning can design a plan that works for you.

*In general, **planning ahead** results in lower cost and less stress for you and your family or caregiver(s).*

<http://www.naela.org> (Elder Law Attorney link)

<http://www.fpany.org/> (Financial Planner link)