



WHAT DO WE DO NOW?

What to do when a loved one can no longer take care of themselves

LivingIt almost never fails. The phone rings at my office on a Friday at 4:30PM, and on the other end of the line is a family in panic mode. They have just been told that someone who they love who is in a nursing home or hospital cannot go back home alone, and can no longer take care of themselves. Their discharge date is the following Monday. The family now has 3 days to make a decision about what to do, where to send them, and what is the best choice. Of course their first reaction is panic. First, imagine having to tell your Mother or Father that they are now ALLOWED to go by themselves back to the home that they have lived in for probably many, many years. Second, Imagine telling them their days of being able to be by themselves are over.

Third, Imagine telling them that they either have to go live in a strange environment, or, have a stranger taking care of them in THEIR environment. Regardless of the specific situation, this is a very stressful thing for any person going through it, and unfortunately it happens every day. The hardest thing about this entire process is that most of the time, this is the first time that a family is going through this. Because of that, most of the time the single greatest fear that the family has is that they will make the wrong decision, and that their wrong decision will cause their loved one pain and suffering, discomfort, etc. I understand this fear very well, and I always do my best to help a family get through this tough time with the end result being a confident, well educated decision being made.

Perhaps the above describes you. Or, maybe you aren't there yet. Maybe you are in a position where you know that Mom or Dad will need some help soon, but you have no clue where to start.

Either way, I commend you for taking the time to read this E-book. While it definitely won't answer all of your questions, it will hopefully address some of your concerns. From there, feel free to call our office directly if you need further assistance.

One of the main concerns that I hear from families is that they just aren't sure when it's time to start looking at either home care services, or assisted living for Mom or Dad. There are a few signs that you need to watch out for. The main 5 signs to watch for are:

- 1 Problems with activities of daily living. If Mom or Dad is no longer taking care of their hair, shaving, showering, etc like they used to, it maybe time to start watching them more closely to see if it might be time to get them some help.
- 2 General forgetfulness. All of us have experienced times when we just can't remember something that we used to be able to remember. Usually whatever that is comes back to us eventually. If you notice Mom or Dad doing this often, or repeating themselves often, it may be time.
- 3 Inability to move around their home. If someone can't easily access things like the bedroom, kitchen, and most importantly bathroom, it may be time to look at other options.
- 4 Medications are not being taken. If there is an issue with Mom or Dad remembering to take important medications, then it is definitely time to look at either home care, or assisted living.
- 5 Malnutrition. This is a huge one. Make sure Mom or Dad is eating, and eating good foods! If they aren't, it's time to look at some options.



Common sense plays a large part in making this decision. When you visit Mom or Dad, see if you are comfortable leaving them behind. If you aren't, then trust your instincts. Talk to Mom or Dad about your concerns. Ask them how they are doing, and do your best to get actual examples from them about how they take care of themselves. The more you interact with them, the more comfortable you will be. . . . or, the more you will realize that it is in fact time to look at assisted living, day care, or home care options.

One way to really get a feeling for if Mom or Dad needs some help is to have a company come out and do an assessment. This means that a professional will come out to their house (or nursing home or hospital), meet your Mom or Dad, talk to them, ask them specific questions, watch them move around, and more. The goal is to really figure out what they can and can't do. Once this is completed, you can be very confident that Mom or Dad does, or does not need some additional help. Most companies charge by the hour for these services. At Valiente Senior Living, we do not charge for assessments. It's just part of what we feel is our job of helping to educate the public.

I often get asked what the difference is between a group home, assisted living, independent living with care, and an actual nursing home. These days, it is pretty common for almost all of the above, except for a nursing home, to call themselves "Senior Living". That's a broad term that most companies now use to describe everything from independent living to assisted living. So what does each actually mean, and how does each fit into your potential plans for Mom or Dad?

Independent Living and Independent Living with Care Options

Independent living is exactly as it sounds. It's an apartment complex with multiple seniors living in the same building together. Most of the time you will have options for group activities, some have community dining rooms, and other community activities. This is usually the first step when Mom or Dad get to the point where they don't want to live in and take care of a big house any longer. In independent living, the person can still manage their activities of daily life. Many can cook for themselves, manage their medications, etc. It's a great fit for many seniors who just want something simple. Independent living complexes also offer "assisted living" services.

What this means is that the independent living facility has contracted with a 3rd party home care agency to provide assistance to seniors who want to stay in their independent living apartment, but can no longer manage everything on their own. These types of services come in packages and are based by how much assistance is needed, and how many hours are needed. You can purchase things like medication management, incontinence management, shower help, toileting help, and more. While this is a convenient option for many, it is not one that I personally usually recommend. When it comes to this business, almost all of the time, my recommendation is to stay away from any type of "3rd party" service. Why? My concerns are based on when issues arise. What happens when there is an issue? Who is responsible? Who reports back to the family? Who is your primary contact for everything? What happens if a medication is missed? Who is on call? It can become very complicated when you place a 3rd party in the middle of your Mom

or Dad's living situation and their care. That's why if/when Mom or Dad needs assistance, I personally always recommend either home care services in their own home if they can afford it, or assisted living/adult foster care. Or, a hybrid of adult day care and in-home care services in order to create more affordability but the same level of stability.

Assisted Living, Adult Foster Care, and Group Homes

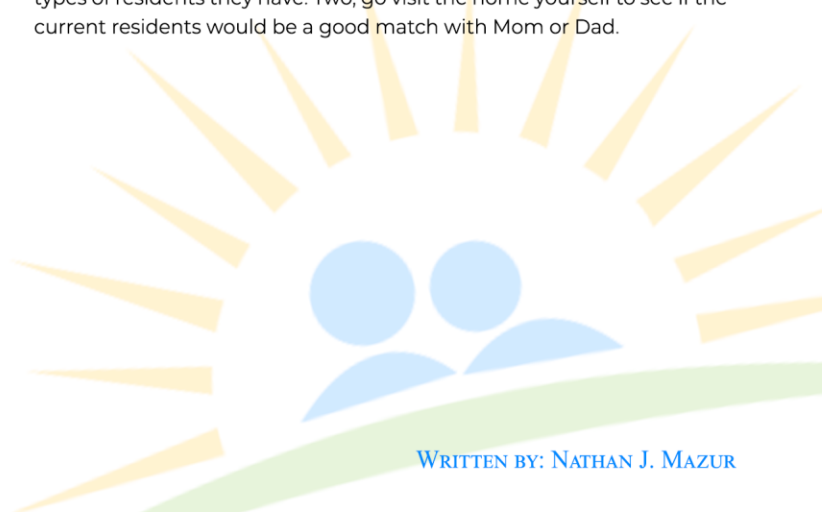
There are quite a few different kinds of "assisted living". There is assisted living in a large commercial facility that usually has anywhere from 40-120 people. There are residential care homes that usually have between 6 and 16 people who are all seniors, and finally there are "group homes" that usually have 3-6 people living in them and they can be seniors, mentally ill, developmentally disabled, etc. In Texas, the term "Residential Care Home" applies to all homes licensed to care for people. Many homes have what I call a "mixed population". This means that they might have 2 people who are seniors, 2 people who are mentally ill, and 2 people who have traumatic brain injuries. When a home mixes a population like that, I call them a "group home". When they focus only on seniors/the aged populations, I call those Small Assisted Living Homes or Residential Care Homes.

I have a big issue with homes that serve multiple types of people. For one, how can you specialize in anything if you take all kinds of people?

In one aspect care is care, but having a person who is elderly and possibly somewhat medically fragile share a room with someone who is mentally ill just doesn't make a lot of sense to me. My personal belief is that those are two completely different businesses. I believe that there is a large need for these types of group homes, but I am firmly against mixing seniors into those types of facilities and calling it a safe place for an elderly person to be cared for.

So when I am making recommendations to a family, one of my first criteria for any home I recommend is that they MUST only serve the populations of "aged" and "Alzheimer's", and nothing more. If they have traumatic brain injury, mentally ill, etc type of residents, they are not a fit for a family that I am working with. One of my suggestions to you is that regardless if you choose to work with us directly or not, one of your criteria too should be that Mom or Dad be placed somewhere that specializes in THEM and nothing else.

There are two ways to check this. One, call the home and ask them what types of residents they have. Two, go visit the home yourself to see if the current residents would be a good match with Mom or Dad.





Residential Care Homes / Small Assisted Living homes are actually run in a regular house, in a regular neighborhood. I'm always surprised how many people aren't even aware that this type of living option exists for seniors. Again, many know of the term "group home" but it always carries a negative connotation with it. People think "group home" and they think of 5 or 6 people sitting in a small house that is dark and boring, and not well run. What's interesting is that as the small scale assisted living business has grown to be more popular, we are now starting to see these "group homes" turn more into assisted living facilities. The good ones are large beautiful homes, bright, well kept and clean with friendly staff. The trick is in knowing which homes are that way without having to visit 30 poorly run homes prior to finding one of the good ones. We can help you with that! If you decide to work with a company to help you make this decision, make sure it's a company that goes out of their way to help you, and doesn't force you into only a few options. (Unless of course there are only a few options available)

How does a nursing home fit in?

It's pretty common for people to think that when you age, you will eventually end up in a nursing home. Years back, that was the case. Now though, with advances in medical supplies, monitoring equipment, and direct care worker training, someone who would have HAD to be in a nursing home 20 years ago can live a healthy, happy, and fulfilling life in an assisted living home regardless of their level of care.

At this point, the only actual care situation that most assisted living homes couldn't handle would be someone on a ventilator. There are some homes that could even do that, however it's not common. Even things like Hospice can be offered in a regular assisted living home. So, instead of someone living out their days in a gloomy nursing home, these days people can move into a nice home in a nice neighborhood, live there, and be cared for 24/7, just like they would be in a nursing home; only better!

The biggest difference between a nursing home, and assisted living in general is the customization of care offered in a smaller environment. In a nursing home, it is common for the staff to resident ratio to be around 1 staff person for every 12 residents. In assisted living, this ratio is usually 1 to 6, or even 2 to 6 at times. The individual and customized options available in these smaller environments really do set them far apart from nursing homes and large scale assisted living environments.

The best way for me to describe why you should consider small scale assisted living over a nursing home is to quote a social worker from a nursing home that I do discharge planning for. We were talking about a particular patient in that nursing home who had been there for over a year, paying privately at over \$8,000/Month to be there. The social worker said to me "Sure she could stay here for the rest of her life. She can afford it, and obviously she gets the care she needs. But a nursing home isn't a life. There is no living that can be done here. She needs to LIVE. She needs a LIFE. She could have that in assisted living."

When I think about it, that truly is what sets real assisted living apart from every other option available.

How does home care work?

It's pretty obvious what the basics of home care are. Instead of moving Mom or Dad to assisted living, a nursing home, etc, you hire someone to come to Mom or Dad's house and take care of them there. The amount of hours varies depending on the level of care needed for Mom or Dad. Most home care companies will not come out for any less than 3 hours minimum.

The rates vary based on number of hours, level of care, and company. Rates are typically anywhere from \$15-30/hour. It's common for 24 hour home care to be around \$12,000 - \$15,000 on a monthly basis.

There is a difference between skilled and non-skilled home care. Make sure you know which one your parent really needs, and if it's a combination, how each will complement each other. Managing a home care case is a full time job, and it takes someone with great knowledge of this business to be able to do it effectively.

What are the costs? Does Medicare or Medicaid pay?

This is one of the most common questions that I get from families. First, Medicare does not pay for room and board in an assisted living facility. Medicare WILL however pay for any skilled home health care services needed, medical equipment like wheelchairs, medications, and other things like that. Medicaid does have a few options for helping to finance assisted living, called Medicaid Waivers, however you must be qualified for Medicaid, be at risk of going into a long-term care facility permanently, and apply to be on the waiting list. The waiting list is long, and the dollars allotted for this program are very low. Long story short, most of the time Medicaid Waivers are not an option.

So what does that mean? Almost all assisted living is paid for via private pay. Assisted living services range from \$1,500/month on the low end, all the way up to \$5,000/month or more on the high end. On average, a family can expect to pay \$3,000/month for a quality assisted living home.

Home care ranges from \$15/hour all the way up to \$30/hour, and just like assisted living, this is also private pay only, unless it's for skilled services (not constant care) and those can be paid for by Medicare.





"What do we do now?" – Checklist

Use this to help you walk through the process while determining what's best

- 1.** Have an assessment completed to determine if Mom or Dad do need some help taking care of themselves.
- 2.** If you do determine that help is needed, look at your budget and determine whether home care is an option. If home care is not an option, determine what your budget is monthly for their care in assisted living.
- 3.** Either contact a care management and placement company like Caring Completely, or go out and find some options yourself. Tour those homes, and create a short-list of 3 homes that you really like.
- 4.** Have the home you pick do an assessment of Mom or Dad at this point to make sure that they can accommodate their needs, at the price that you can afford to pay.
- 5.** Once the home agrees to take Mom or Dad at the price you can afford to pay, you need to start planning their move.
- 6.** You will need to arrange transportation, medications, medical equipment, any furniture needs, any entertainment needs not offered by the home, and any other amenities needed.
- 7.** Move Mom or Dad into the new home.
- 8.** If you use Caring Completely, we will monitor the care that Mom or Dad is receiving in the home free of charge for 2 months.
- 9.** After the initial monitoring period, there are continuous monitoring services available from our company, and from others.
- 10.** The home invoices the family monthly for the care of Mom or Dad.

This is just some of the very basics of this industry. It will at least give you a small amount of information on how things work, what to look for, what to expect, etc. If this was helpful, I suggest that you also sign up for our mailing list. We send out additional information consistently to families who sign up. You can also feel free to call us directly. We do offer free consultations, and will come out and meet with you for free.

Our passion for this business, and for people shows through in the way that we do business, and how we take care of people. I would love the opportunity to show that passion to you and work with your family during this stressful time.



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