

Caregiving Guide



nysut
A Union of Professionals

Dear NYSUT Member:

On behalf of the NYSUT officers and Board of Directors, we are proud to provide you with this publication, *Caregiving Guide*. This is a resource for members who are confronted with difficult and complicated caregiving issues for an elderly family member, a disabled spouse or adult child.

NYSUT provides you with tools and resources, such as professional development, legislative advocacy and many programs and services that benefit your quality of life as a professional in education, human services or health care. This guide continues NYSUT's longstanding tradition of offering services to members at any stage of life, but especially when family responsibilities are as time consuming and overwhelming as any work responsibilities.

We hope this overview of caregiving will assist you in answering important questions and concerns that arise unexpectedly and persistently in a caregiving role. Most members and their families are not aware of options that are available to them until they find themselves caring for ailing or aging family members. This is often a time of confusion and fear for members and their families.

This guide is the beginning of helping you and your family formulate a plan for your loved one. We hope you will find it helpful and informative. If you have any questions, please reach out to NYSUT Social Services, socialservices@nysut.org.

In Solidarity,



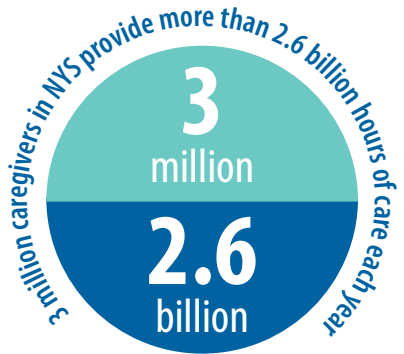
Ron Gross
Second Vice President

A guide for caregivers

Caregiving for a loved one — be it an aging parent or disabled spouse or child — can be both a privilege and a burden. The information in this handout will help you recognize options and make decisions that will ultimately make caregiving a little easier. The process can be complicated and emotionally difficult, but if you understand what is available, the uncertainty and changes that come with caregiving can be more tolerable.

First, recognize that caregiving is a full-time job, often in tandem with another job you may have outside of the home. It's important to not suffer in silence nor take on more than you can manage.

- Enlist family members/friends, without accusation or blame, to help in the process and be specific about what they can do. This could include simple tasks, such as having meals delivered, a phone call to check in with you, grocery shopping or driving to medical appointments.
- Stay organized and collect important information. This includes medical information, insurance policies, utilities, financial records and legal documents.
- Become aware of your options for community services and public benefits.



What types of home care are available?

Some of these services are covered by insurance but most are private pay (out-of-pocket).

Home Companions

Companions can prepare meals, run errands, do light housekeeping, offer companionship and make reminders about taking medication.

Home Health Aides

An aide helps with a patient's personal care, such as getting in and out of bed, walking, bathing and dressing. Some aides are qualified to give more complex services if supervised by a registered nurse. Generally, home health aides have a higher hourly rate than home companions.

CAREGIVER EMPLOYMENT STATUS



Skilled Nursing Care

A nurse visits the home, assesses the care needs and, working with a doctor, sets up a plan of care. Services might include the care of wounds, ostomy care, giving intravenous (IV) treatments, administering and supervising medicines and watching for side effects.

Physical Therapy

Physical therapists can help patients regain the use of impaired or weakened muscles. They also work to improve the range of motion in joints and teach patients to use any equipment needed for daily activities.

Occupational Therapy

An occupational therapist can help with problems that keep people from doing daily activities. An occupational therapist will first evaluate and then teach the patient ways to do daily tasks, such as eating, bathing, dressing and household routines.

Social Workers

Social workers address social and emotional factors that affect patients. They serve as case managers for patients with complex needs and help find sources of aid in the community. This can include helping the family look for financial assistance if needed. They also counsel patients on coping with the demands of illness, family conflicts and grief.

Geriatric Care Managers

A professional geriatric care manager is educated in various fields of human services — social work, psychology, nursing, gerontology — and trained to assess, plan, coordinate, monitor and provide services for the elderly and their families.

If home care is not an option, what kind of housing is available?

Market Rate Senior Apartments

These apartments are offered at competitive rates, which are usually about 15 percent below regular apartment rates. These complexes typically offer senior-related amenities such as community dining, housekeeping and transportation.

Subsidized Senior Apartments

These apartments require income eligibility and residents must be age 55 or older to qualify for subsidies to offset the cost of rent. The subsidies are offered through local counties and vary depending on the size of the county. Senior subsidized apartments often offer specific services for the elderly population including weekly transportation to stores, handicap accessible showers and sometimes a daily lunch program within the complex.

Independent Retirement Communities

Private-pay residences (apartments, cottages and/or houses) that have been built for-profit with varying degrees of luxury and activity for independent seniors age 55 and older. Some are in gated communities and/or an enclosed area that is exclusive to the retirement community.

Adult Homes/Care Homes

These adult family homes offer personalized services — lodging, meal services and assistance with daily living activities — to small groups of adults in a more home-like family setting. They typically do not have a medical professional on site. Living in a residential care home is often half the cost of nursing home care and, in some states, is even more affordable than assisted living care. However, cost can vary.

Assisted Living Residences/Enhanced

These private-pay residences are required to meet the various needs of the residential population and have medical professionals available.

Memory Care Communities

These residences specialize in caring for those with Alzheimer's, dementia and other memory care needs in a safe and secure setting.

Continuing Care Retirement Communities

These include independent living- to skilled nursing-level of care within one community residence.

Skilled Nursing Facilities

Nursing homes, out-of-pocket or Medicaid-covered, provide round-the-clock, expert nursing care and daily assistance.

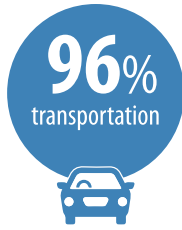
What should I know before making a decision?

Be sure to set up a tour of a senior apartment or residence and consider these questions when you make your visit:

- Are staff and residents friendly?
- Are residents happy living there? What do they like and dislike about it? Are their needs being met?
- Do residents use the common areas?
- Are the grounds well kept?
- Are there conveniences (shopping, activities, etc.) in the area?
- Are residents within walking distance to any of these?
- Are there walking trails nearby?
- Does the neighborhood seem safe?
- Is there handicap access?
- Is the parking convenient and safe, well lit at night and close to the complex?
- Are the apartment floor plans livable?
- Can the interior be painted colors of your choice?
- Are there safety features like a 24-hour alert system, smoke detectors, sprinkler system, etc.?
- Will the shower/tub meet your present and future needs?
- Are there grab bars in the shower/tub?
- Is there adequate storage space?
- Are the counters and cupboards convenient?
- What additional services or activities are provided? Are there extra costs?
- Is there a pool, clubhouse, activities schedule posted, etc.?
- Do they accept subsidies or rent vouchers?



TOP THREE TYPES OF CARE NEEDED



Where can I find financial assistance?

Medicare

medicare.gov • 800-MEDICARE 800-633-4227

Medicare is the federal health insurance program for people who are 65 or older, certain younger people with disabilities and people with End-Stage Renal Disease. It is limited in its coverage of homecare post hospitalization, often providing limited services for a short amount of time. It does cover 100% of rehabilitation services in a skilled nursing facility for the first 20 days and then at 80% for the next 80 days if needed.

Social Security

ssa.gov • 800-772-1213

This federal insurance program provides benefits to retired people and those who are unemployed or disabled.

Medicaid

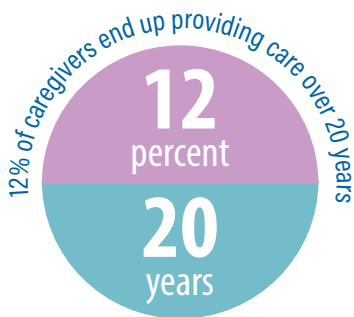
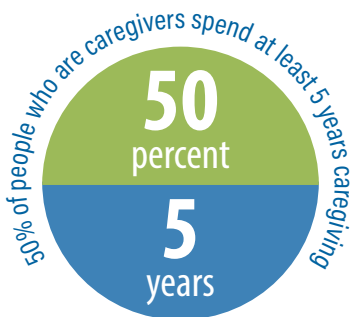
health.ny.gov/health_care/medicaid/ • 800-505-5678

This joint federal and state program helps with medical costs for some people with limited income and resources. Medicaid programs vary from state to state, but most healthcare costs are covered if you qualify for both Medicare and Medicaid. Community Medicaid typically covers the cost of a home health aide. It is easier to qualify for due to a short look-back period on assets as compared to Institutional Medicaid, which covers skilled nursing home care and has a five-year look-back period.

Long-Term Care (LTC) Insurance

New York Long Term Care (NYLTC) Brokers • 888-884-0077

NYSUT Member Benefits has an endorsement arrangement with NYLTC Brokers to help our members explore LTC options available to them in the market at a discounted rate. LTC insurance helps provide for the cost of long-term care beyond a predetermined period with LTC insurance covering care that is generally not covered by health insurance, Medicare or Medicaid.



Catastrophic Major Medical (CMM) Insurance

Association Member Benefits Advisors (AMBA {formerly Mercer Consumer})

888-386-9788

This supplemental health insurance plan protects the insured from high dollar out-of-pocket costs incurred when accessing care through their Basic Plans (i.e., primary insurances) and also includes reimbursement coverage for the costs for home health care and convalescent/custodial care. The CMM Plan is currently closed to new enrollments, however, an open enrollment period may be offered from time to time.

What other resources are available?

Department of Social Services

Each county has a department of social services where you can apply for benefits such as food stamps, temporary housing and homeless shelters as well as temporary financial assistance and Medicaid.

Local Office of Aging

aging.ny.gov/NYSOFA/LocalOffices.cfm

Provides listing of day programs and other senior services including Meals on Wheels, social day programs, senior citizen centers and long-term care management.

Expanded In-home Services for the Elderly (EISEP)

nysut.cc/eisep

- Provides non-medical in-home services, such as housekeeping, personal care, respite, case management and related services (such as emergency response systems).

The screenshot shows the New York State Department of Health website. The page title is "Expanded In-home Services for the Elderly (EISEP)". It lists several bullet points: EISEP services include non-medical in-home services such as housekeeping, personal care, respite, case management, and related services; EISEP services support and supplement informal care provided by clients' families; and clients are required to share the cost of services based on income. It also includes a section titled "Who is eligible?" which states that EISEP assists older people (aged 60 and older) who need help with everyday activities to take care of themselves. At the bottom, there are links for "New York State Office for the Aging" and "Find Help - NYS Office for the Aging".

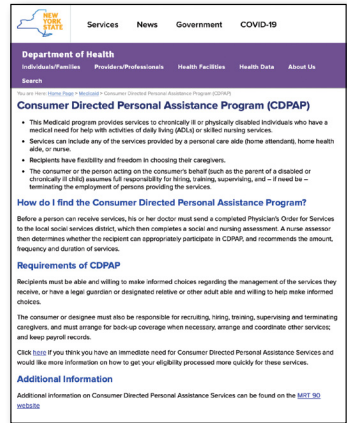
- Supports and supplements informal care provided by clients' families.
- Clients share the cost of services, based on income.

Consumer Directed Personal Assistance Program (CDPAP)

nysut.cc/cdpap

This Medicaid program provides services to chronically ill or physically disabled individuals who have a medical need for help with activities of daily living or skilled nursing services. Services can include any of the services provided by a personal care aide, home health aide or nurse. Recipients have flexibility and freedom in choosing their caregivers. The consumer or the person acting on the consumer's behalf assumes full responsibility for hiring, training, supervising and, if need be, terminating the provider's employment.

To qualify for these services, a doctor must send a Physician's Order for Services to the local social services district. A nurse assessor then determines whether the recipient can participate in CDPAP and recommends the amount, frequency and duration of services.



Program of All-inclusive Care for the Elderly (PACE)

medicaid.gov/medicaid/ltss/pace/index.html

This Medicare and Medicaid program helps people meet their health care needs in the community instead of going to a nursing home or other care facility.

PACE organizations provide care and services in the home, the community and the PACE center. They have contracts with many specialists and other care providers in the community.

To qualify for PACE, you must:

- Be 55 or older
- Live in the service area of a PACE organization
- Need a nursing-home level of care
- Be able to live safely in the community with help from PACE



Is there special help for veterans?

Veterans of the United States Uniformed Services may be eligible for a broad range of programs and services provided by the Department of Veterans Affairs. Eligibility for most VA benefits is based upon discharge from active military service under other than dishonorable conditions and is also income dependent.

Contact a VA benefits specialist at 1-800-827-1000 (Monday-Friday from 8 a.m. to 8 p.m., Eastern time).

The Aid and Attendance (A&A) Pension

veteranaid.org/about.php • 888-644-8099

The pension provides benefits for veterans and surviving spouses who require the regular attendance of another person to assist in eating, bathing, dressing and undressing, etc. It also includes individuals who are blind or a patient in a nursing home because of mental or physical incapacity. Assisted care in an assisted living facility also qualifies.

The A&A Pension can provide up to \$1,788 per month to a veteran, \$1,149 per month to a surviving spouse, or \$2,120 per month to a couple.

A veteran filing with a sick spouse is eligible for up to \$1,406 per month. Many families overlook the A&A Pension as it pertains to veterans who are still independent, but have an ill spouse. Keep in mind that in this situation, if the spouse's medical expenses deplete their combined monthly income completely, the veteran can file as a veteran with a sick spouse.

Veterans who served on active duty for at least 90 consecutive days, including at least one full day during a time of war, may be eligible for A&A if they also qualify for the basic Veterans Pension and meet the clinical and financial requirements.



Social Services

socialservices@nysut.org

PEER SUPPORT LINE



The **Peer Support Line** is a new service available through NYSUT Member Benefits offered at no cost to all NYSUT members and their families.

This confidential helpline — staffed by trained in-service and retired individuals who understand the unique professional and personal challenges of NYSUT members — can provide answers, referrals, and empathetic support when you need it. Call the Peer Support Line for assistance with finding mental health services, caregiving resources, managing hospitalizations, and reducing feelings of isolation and loneliness.

nysut.org/peersupport
844-444-0152

MEMBER
BENEFITS
nysut
Working to Benefit You

FIVE TIPS FOR CAREGIVERS

- 1 **MANAGE YOUR STRESS LEVEL**
- 2 **BE REALISTIC**
- 3 **GIVE YOURSELF CREDIT, NOT GUILT**
- 4 **TAKE A BREAK**
- 5 **ACCEPT CHANGES**



**Representing more than 600,000
professionals in education,
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