

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*. In addition to providing information, referral and consultation through NYSUT Social Services, this is another 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 new professional in education or health care and throughout your career. This guide continues that 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 feel free to call NYSUT Social Services at 800-342-9810, ext. 6206.

In Solidarity,

A handwritten signature in black ink, appearing to read "Paul Pecorale". The signature is fluid and cursive, with a long horizontal stroke at the end.

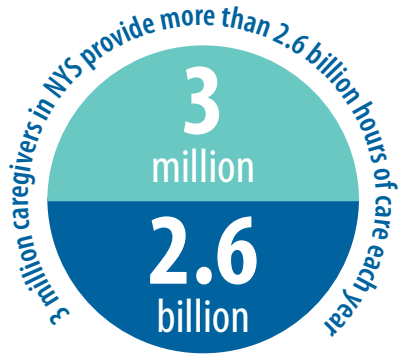
Paul Pecorale
Second Vice President

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 take on more than you can manage or suffer in silence.

- 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.

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 help in the community. This can include helping the family look for financial help 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% 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 to skilled nursing level of care within one community residence.

Skilled Nursing Facilities

Nursing homes, private pay or Medicaid-covered, provide the round-the-clock, expert nursing care and daily assistance.

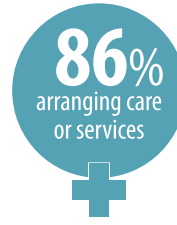
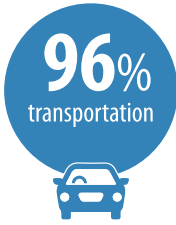
What should I know before I make a decision?

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?
- Talk with the residents. Are they 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 service or activities are provided?
What are the 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

www.medicare.gov • 1-800-MEDICARE 1-800-633-4227

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

www.ssa.gov • 1-800-772-1213

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

Medicaid

www.health.ny.gov/health_care/medicaid/ • 1-800-505-5678

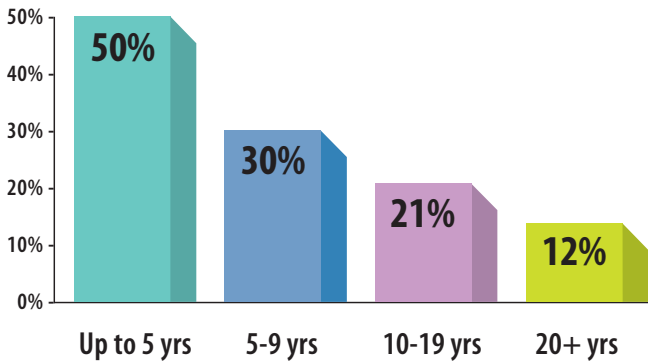
This joint federal and state program helps with medical costs for some people with limited income and resources. Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid. Community Medicaid typically covers the cost of a home health 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 Insurance

NYSUT NY LTC brokers • 1-888-884-0077

This insurance helps provide for the cost of long-term care beyond a predetermined period. Long-term care insurance covers care generally not covered by health insurance, Medicare or Medicaid and can be purchased individually or through a group plan.

YEARS OF CAREGIVING



Catastrophic Major Medical Insurance

1-888-386-9788

This insurance protects the insured in the event of specified major health events, during a defined period of time. It can include coverage of costs for home care and/or skilled nursing care depending on the policy.

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

<https://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)

www.health.ny.gov/health_care/medicaid/program/longterm/expand.htm

- Provides non-medical in-home services, such as housekeeping, personal care, respite, case management and related services (such as emergency response systems).
- Supports and supplements informal care provided by clients' families.
- Clients share the cost of services, based on income.

Consumer Directed Personal Assistance Program (CDPAP)

www.health.ny.gov/health_care/medicaid/program/longterm/cdpap.htm

- 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)

www.medicare.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

www.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.

Any wartime veteran with 90 consecutive days of active duty, with at least one day of which occurred during a period designated as wartime, can apply for the A&A Improved Pension. A surviving spouse (marriage ends when veteran dies) of a wartime veteran can also apply.

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**



The second part of your life
may look different
than your first.



of people have not communicated their long-term care desires with spouse/partner, children or other family

Take a proactive approach to planning for the future, you can take control of the decisions regarding your care.

Long-term care insurance can help to increase the options and flexibility in your care plan. Even a small amount of insurance can go a long way in relieving the financial pressures of managing care.

LONG-TERM CARE INSURANCE PROGRAM

NYSUT members & their eligible family members can receive a **5%-10% DISCOUNT** on various plans with the NYSUT Member Benefits Trust-endorsed Long-Term Care Program.



FOR MORE INFORMATION

Contact New York Long-Term Care Brokers
888-884-0077 | memberbenefits.nysut.org

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