PRACTICAL CONSIDERATIONS IN AGING

Kathleen Houseweart, MBA
AGING

An inevitable human condition

◦ We can deny it
  ◦ Hope that it will never happen to us
    (though the statistics suggest otherwise)

◦ We can face it
  ◦ Prepare for it
  ◦ Embrace it
TAKE ACTION

• Be pro-active
  • Eat Right, Exercise, Sleep Well, Stay Mentally Challenged, and Stay Socially Engaged, Manage Stress, Address Sensory Changes

• Pay Attention
  • Recognize change as it happens
  • Communicate with professionals to see if those changes are normal or if they can be reversed

• Compromise when Necessary

• Take Advantage of Available Assistance
COMPROMISE & AGING

• Don’t Draw Lines in the Sand
  • I’ll never let anyone into my home to help me
  • I’ll never go to a Senior Center
  • I’ll never leave this house

• In Reality as we age – All Bets are off
  Sticking your head in the sand, ignoring small problems – can lead to big problems – which lead to crisis - and often loss of control!
KNOW YOUR OPTIONS

• Get a thorough evaluation of symptoms and their potential causes

• Engage family/friends etc. to be alert to changes you might not see

• Have a plan
  • Look at the care options around you – even if you may never need them
  • Understand how much things cost and how to pay for them
  • Accept help as you need it to avoid accidents or incidents that could lead to more serious issues in the future
Understanding Levels of Care

• In-Home Care
  • Home Health, Personal Care, Companion
• Adult Day Care
• Assisted Living
  • Standard, Memory Care, Extended Congregate Care
• Skilled Nursing Care
  • Rehabilitation, Long term
• Hospice
PAYING FOR CARE

- **Medicare** – Medical coverage NOT intended for LTC
  - In-home – short term and intermittent
  - Nursing home/rehab – short term

- **Medicaid** – Coverage for the MEDICALLY Indigent
  - Medical and Financial Criteria – protections for married couples
  - Limited in –home, Assisted Living, Day Care
  - Nursing Home coverage available

- **Subsidized Care**
  - ADRC/Area Agency on Aging 800/96-ELDER (800-963-5337)
  - Veterans Affairs – Aide & Attendance/ Disability Pension

- **Long term care Insurance**
- **Private Pay**
HOW DO I BEGIN??

• Start the Talk early - before problems are identified

• Know your options – attend programs, ask questions, tour facilities even if you think you will NEVER need care

• Communicate – find a relaxed time to think about what’s important to YOU and to talk to family
AGING WELL

Stay Healthy

• Eat Right, Exercise, Stay Mentally Active, & Socially Connected, Sleep Well, Manage Stress and Address Sensory Deficits

• Start the Talk
  • Plan Ahead; Know Your Options

• Be willing to compromise and adjust course as you go!
QUESTIONS?