ElderCare Options and Solutions

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Eldercare and the Workplace

• Eldercare costs employees an average of 17 workdays annually
• 82% are affected by being late for work
• 55% modify their work schedule or pass on a promotion
Joe’s Dilemma

• Mother in hospital—falls and possible dementia

Skilled Nursing Facility: $ 250 per day  
                          $ 7,750 per month  
                          $ 91,250 per year

Breaks promise to never put his Mom in Nursing home.  
Mom’s quality of life decreases dramatically.
Joe’s Dilemma

• Consultation with a Care Manager
• Joe decides he wants to keep Mom at home

- Live-in care: $300 - $375 per day
- Adult Day Care: 5 Days per Week
  - $100-120 per day
- Assisted Living
  - Community/Board: $1,500 - $10,000 Month
  - & Care
Indicators for Safety Concerns

- Are they falling?
- Are they walking off and getting lost?
- Do they have bruises that they can’t explain?
- Do they appear messy?
- Are they not bathing?
- Is their home disheveled?
- Is their driving questionable?
Indicators for Safety Concerns

- Is the refrigerator empty?
- Are they losing weight?
- Have you noticed increased forgetfulness?
- Have they stopped pursuing interests?
- Are they giving money away?
- Do they have a new best friend who is overly protective?
Plan of Care

IN-HOME ASSESSMENT

• General and risk factors
• PERSONAL SAFETY AND HOME SAFETY
• MEDICAL STATUS – CURRENT AND HISTORY
• COGNITIVE STATUS – Testing and observation
  • Orientation
  • Recall
  • Attention and Concentration
  • Decision Making/Judgment
• PSYCHOSOCIAL STATUS
• LEISURE INVOLVEMENT/SOCIAL ENGAGEMENT
• SPIRITUAL - Will to live and purpose in life
• LEGAL AND FINANCIAL STATUS
Legal and Financial Planning

- Family discussion – previous to crisis
- Trust-Trustee
- Durable Power for Healthcare
- Durable Power for Finances
- Conservatorship
- Providing Funds for Care
  - Insurance
- Personal Financial Concierge – Bill Paying
Living at Home

• Geriatric Care Managers $125-150
  Support, guidance, solutions
• In-Home Care Providers $22-30
• Live-in Care $300 - $375
• Adult Day Care $90-100/Medi
• Adult Day Health $80 -100/Medi
• Hospice Medicare/HMO
Adult Day Care

- Available Monday-Friday, 1 hour minimum, 8 hour maximum per day
- Cognitive skills programs, entertainment and engagement
- Transportation and meals provided
- 1:5 staff to client ratio
- $90-100 per day

*Information provided by George G. Glenner Family Center*
Senior Independent Living Facilities

- $2,000 – $7,000 per month
- Buy in Fee for some facilities
- Meals, Activities, Supportive Staff
17 workdays annually

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Residential Care Facilities

- Board and Care - Small home like settings
  - $1500 - $6,000

- Assisted Living - Larger facilities
  - $2,000 - $8,000
  - Move-in fee $500 - $5,000
  - Secured Dementia Units $4,500 - $10,000

- Placement Professionals – Assist in finding the right facility at the right time
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Skilled Nursing Facility

- Custodial Care $250-360+ per day
  MEDI-CAL
- Skilled Nursing Medicare/HMO
- Hospice Medicare/HMO

Licensed by
Department of Health Services
Hospice

- Prognosis of six months or less
- Observable deterioration
- Multiple hospitalizations or ER visits
- Decreased physical activity
- Decreased cognitive abilities

Medicare/HMO pay – limited services
Long Term Care Insurance

- Eligibility based on health and finances
- 0-180 day deductible
- Elimination period
Long Term Care Insurance

When to start policy:
- Assistance is needed in 2 out of 6 ADL’s
- Physician certifies
- Severe cognitive impairment
- Physical needs
Emotional Impact of Decisions

- Talk with a professional, develop a plan for finances and care
- Make the decision based on what benefits the family unit
- Burdens outweigh benefit
Caregiver Stress

- Increased health problems
- Decreased immune system functioning
- Decreased ability in enjoy life
- Morbidity

http://biomedgerontology.oxfordjournals.org/content/61/9/963.short

Please contact Lifeline Healthcare for other research articles. 858.581.6400
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• Consultation
• Assessment
• Care Management
• In-Home and In-Facility Care
• Training

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