

# Connecticut Care Planning Council



August 2013 Newsletter

Volume 5, Issue 8

## Featured Board Member: Henry C Weatherby

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Weatherby & Associates, PC  
Counselors at Law  
Helping Families Preserve and Protect Assets and Values

[Henry C Weatherby](#)



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[If you answer "yes" to any of these questions, Weatherby & Associates, PC can help](#)

The [Connecticut Care Planning Council](#) (CTCPC) lists companies and individual providers on our website who help families deal with the crisis and burden of long term care.

One purpose of the CTCPC is to educate the public on the need for care planning *before* a crisis occurs. A second purpose is to provide, in one place, all of the available government and private services for eldercare.

Finally, our ultimate mission is to offer a trusted listing service that the public will recognize and turn to for expert help in dealing with the challenges of long term care.

**Call us at 860-769-6938**

or click [here](#) to send an e-mail



[Elaine Pavasaris](#)



[John Carmon](#)



[Brian Cosker](#)



[Paul Tarasuk](#)



## Upcoming Seminars

Don't Go Broke in a Nursing Home

**October 23, 2013**



Weatherby & Associates, PC  
Counselors at Law  
Helping Families Preserve and Protect Assets and Values

## The Accidental Caregiver

You've heard people say it and maybe you have even said it yourself. "Don't worry Mom or Dad, I'll take care of you in your old age."

This always seems to be a simple loving gesture on your part as you see them beginning to age and settle into retirement. The thought of their actually failing in health or mental capabilities seems absurd or at most, years down the road. Thus it catches most children and spouses unprepared and sometimes surprised when their loved one needs care and help with daily living activities.

A stroke, injury or sudden illness may result in the immediate need for a significant caregiving commitment. On the other hand a slowly progressing infirmity of old age or the slow onset of dementia may require intermittent caregiving. Either way, if you have not made provisions for this, you will accidentally become a "caregiver."

Former first lady Rosalynn Carter made this statement,

"There are only four kinds of people in this world: those who have been caregivers, those who currently are caregivers, those who will be caregivers, those who will need caregivers."

Statistics show that the possibility of becoming a family caregiver grows yearly.

5:15 PM

Rocky Hill, CT

Please call Haley at  
860-769-6938 to  
register!

**Offers & Info:**  
[Veterans Aid &  
Attendance Benefits](#)

**Contact Us:**  
34 Jerome Avenue,  
Suite 310  
Bloomfield, CT 06002

(860)769-6938

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"43.5 million of adult family caregivers care for someone 50+ years of age and 14.9 million care for someone who has Alzheimer's disease or other dementia." Alzheimer's Association, 2011 Alzheimer's Disease Facts and Figures, Alzheimer's and Dementia , Vol.7, Issue 2.

"The value of unpaid family caregivers will likely continue to be the largest source of long-term care services in the U.S., and the aging population 65 and over will more than double between the years 2000 and 2030, increasing to 71.5 million from 35.1 million in 2000." Coughlin, J., (2010). Estimating the Impact of Caregiving and Employment on Well-Being: Outcomes & Insights in Health Management, Vol. 2; Issue 1

There are two types of caregiving scenarios, Formal and Informal.

### **Formal Caregivers**

Formal caregivers are care providers associated with a service system. Service systems might include for-profit or nonprofit [nursing homes](#), intermediate care facilities, [assisted living](#), [home care agencies](#), community services, [hospice](#), church or charity service groups, [adult day care](#), senior centers, association services and state aging services. Professional [care managers](#) and [legal and financial professionals](#) can also be of help. Some these formal caregiver services are covered by Health Insurance, [Long Term Care Insurance](#), [Medicare](#) and [VA Benefits](#). Otherwise for formal care where there is a charge, payment is out-of-pocket by the individual or family members. Private pay, out-of-pocket for long term care services can be costly and advance [financial planning](#) is advised when possible.

### **Informal Caregivers**

Informal caregivers are family, friends, neighbors, or church members who provide unpaid care out of love, respect, obligation, or friendship to a disabled person. The number of informal caregivers range from 20 million to 50 million people. This could represent about 20% of the total population providing part-time or full-time care for loved ones.

About two-thirds of those caregivers for people over age 50 are employed full-time or part-time and two-thirds of those—about 45% of all working caregivers—report having to rearrange their work schedule decrease their hours or take an unpaid leave in order to meet their caregiving responsibilities.

The average amount of time informal caregivers provide assistance is 4.5 years, but 20% will provide care for 5 years or longer (National long term care survey 1999).

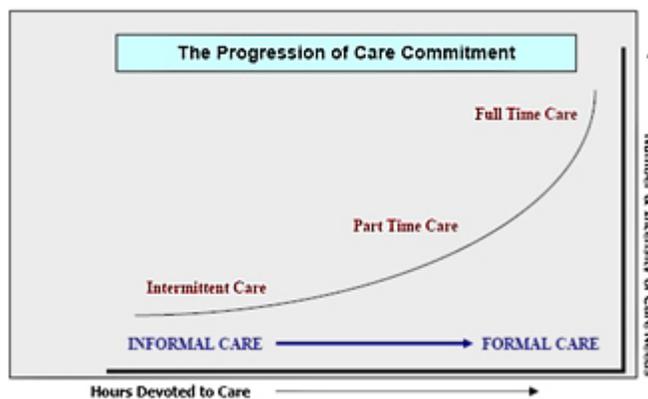
Below are some of the activities provided by or supervised by informal caregivers. The Accidental Caregivers, involved in this type of care, will find themselves picking up a few things that need to be done or supervised in the beginning and adding more as the need increases.

- Managing money and paying bills
- Writing letters or notes
- Making repairs to the home, maintaining a yard, and removing snow
- Providing comfort and assurance or arranging for professional counseling
- Answering the phone
- Making arrangements for meeting medical needs and doctors' appointments
- Shopping and running errands
- Providing transportation
- Maintaining the household
- Attending to personal hygiene and personal grooming
- Administering medications
- Help with walking, lifting, and bathing
- Help with using the bathroom and with incontinence
- Providing pain management
- Preventing unsafe behavior and preventing wandering
- Feeding
- Providing meals
- Doing the laundry
- 24 hour care and monitoring
- Nutrition management
- Financial planning
- Legal directives
- Medical directives

- End of life planning

## Understanding the Progression of Care Commitment

The chart below illustrates the relationship of informal care to formal care. As care needs increase, both in the number of hours required and in the number or intensity of activities requiring help, there is a greater need for the services of formal caregivers.



[\(The Four Steps of Long Term Care Planning, National Care Planning Council\)](#)

"Unfortunately, many informal caregivers become so focused on their task, they don't realize they are getting in over their heads and that they have reached the point where partial or total formal caregiving is necessary. Managing their own needs and daily schedule along with those of the person they are caring for can become so consuming and energy depleting that the caregiver themselves are in need of care. It becomes time to bring in other family members, professional services and medical advisors to create a plan of care that is best for all involved." - [National Care Planning Council](#)

Caregiver stress and caregiver burnout are serious issues that face caregivers providing both formal and informal care. Make certain you take care of yourself as well as take care of your loved one. The work of caregiver is difficult, but as caregiver Marlo Solitto said "Caregiving can be one of the most rewarding

experiences of your life."

## Employer Support for Care Giving Employees

"There are only four kinds of people in this world. Those who have been caregivers, those who are caregivers, those who will be caregivers, and those who will need caregivers." *Rosalynn Carter, Former First Lady*

The U.S. Department of Labor estimates that in the year 2010, 54% of workforce employees will provide eldercare for a parent or parents and that nearly two-thirds of caregivers will experience conflict between demands at home and demands from employers.

Today's employed Baby Boomers are the caregiver generation for their parents. They are finding themselves juggling care responsibilities around their employment obligations. Sometimes employees find they have no option but to take leave from work or use sick time to meet their caregiving demands.

Employers also feel the toll it is taking on their employees. A [report](#) by the AARP describes the cost to employers:

"Companies are also seeing the emotional and physical toll that caregiving takes on their workers. In one study, 75% of employees caring for adults reported negative health consequences, including depression, stress, panic attacks, headaches, loss of energy and sleep, weight loss, and physical pain. Businesses suffer, too, by having to pay high health insurance costs and in lost productivity. That doesn't count the promotions or assignments workers turn down that require travel or relocation away from aging relatives."

Businesses that don't offer benefits or address [eldercare](#) wind up paying for them. A recent study by the MetLife Market Mature Institute and the National Alliance for Caregiving states that U.S. companies pay

between \$17.1 billion and \$33.6 billion annually, depending on the level of caregiving involved, on lost productivity. That equals \$2,110 for every full-time worker who cares for an adult.

Eldercare cost businesses:

- \$6.6 billion to replace employees (9% left work either to take early retirement or quit)
- Nearly \$7 billion in workday interruptions (coming in late, leaving early, taking time off during the day, or spending work time on eldercare matters)
- \$4.3 billion in absenteeism" [AARP](#)

Typically, human resource departments work with employees on many issues that may affect their work productivity. There are programs for drug and alcohol abuse, domestic violence, illness, absenteeism and child care; but, help with [eldercare](#) issues is not normally provided.

The [AARP report](#) follows several companies who are providing help with eldercare issues and what they are doing for their employees.

- “Freddie Mac has a free eldercare consultant and access to subsidized aides for a relative up to 20 days.
- Verizon Wireless offers seminars on [eldercare](#) issues and allows full-time workers 80 hours a year in back-up care, 40 hours for part-time, and \$4/hour for in-home help.
- At the Atlanta law firm Alston & Bird LLP, workers can donate vacation time to colleagues who have used up theirs to care for family members. “ [AARP](#)

A growing number of companies nationwide are directing their HR departments to provide resources, education and group help for caregiving issues by:

- Providing materials from community resources such as phone numbers to their local Senior Centers or Area Agencies on Aging.
- Making available brochures and booklets on specific programs and services by eldercare

experts

- Providing speakers to educate employees on caregiving options
- Allowing options to use paid sick leave, employee job sharing and flexible hours
- Allowing employee caregivers to use business computers for caregiving research
- Contracting with companies who provide eldercare services to help employees

[Eldercare service providers](#) are also reaching out to help employee caregivers by providing informational presentations at the work place during lunch time or other times set up by employers. One such presentation provided information on [reverse mortgages](#). Jason, who had been trying to help his parents pay for home care, learned at a work site presentation that a [reverse mortgage](#) was one way to cover caregiver expenses.

The HR Department of a local business in Utah, invited the [Salt Lake Eldercare Planning Council](#) to present a “Brown bag, Lunch and Learn” during their employees’ lunch hour. In 30 minutes time, those who attended learned how the services of a [Care Manger](#), [Home Care Provider](#), [Elder Attorney](#), [Medicaid Planner](#) and [Financial Consultant](#) can help with caregiving decisions. Problems were discussed, questions answered and employees left armed with information and the names of professional people they knew could help them.

“This was the most productive lunch I have ever attended”, related Mary, one of the attendees.

“I had been very hesitant to contact an attorney to discuss my parents’ estate, because of the cost involved. The attorney at our ‘lunch and learn’ answered my few basic questions which will allow me to prepare what I need before I meet with him to finalize my parents’ [estate planning](#).”

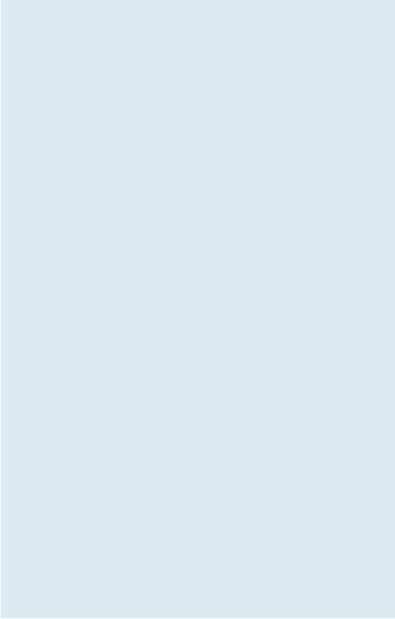
Besides workplace help for employers and employees dealing with caregiving, the internet is also a great research tool. The National Care Planning Council website at [longtermcarelink.net](#) is a comprehensive resource for eldercare, senior care and long term care planning. It contains hundreds of [articles](#) on all aspects of eldercare. Professional providers list their services

on the NCPC website. Each of their listings provides unique information on specific eldercare services and how to obtain help.

Employers, employees and eldercare service providers working together can make parent or senior caregiving a workable solution for all.

## **If you answer "yes" to any of these questions, Weatherby & Associates, PC can help**

- Has the elder been diagnosed with a mentally or physically debilitating disorder such as Alzheimer's, Parkinson's, ALS, stroke or a decline in functional capacity?
- Is the elder isolated due to the recent death of a spouse, or have family that either lives too far away or is too busy to provide adequate care?
- Is the elder to be discharged into a care facility or currently receiving in-home care?
- Does the elder have a variety of healthcare providers and need coordination and advocacy for quality care?
- Does the elder have a variety of healthcare providers and need coordination and advocacy for quality care?

- 
- Does the elder have a spouse whose financial needs must be considered in light of the elder's medical condition?

## **Wisdom from the Web**

**"You are as young as your faith, as old as your doubt; as young as your self-confidence, as old as your fear; as young as your hope, as old as your despair."**

**~Douglas MacArthur**