

The Cost of Dementia Family Care: Care Managers are a Beacon of Light!



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It may be a tough pill to swallow, but the cost of caring for those with a dementia will double by 2040 due to the increasing number of people developing the disease. In April, the RAND Corporation released an expansive study in the New England Journal of Medicine on how much American families will be paying for care. According to the study, the average individual cost, including lost wages for a family member, is about \$41,000 per year. With some living with Alzheimer's for 20 years before death, that's over \$800,000 worth of care, privately purchased and given by a family member. We all wonder: "How will this affect me?"

The study points out that the baby boom generation is not prepared for this tremendous growth in needed services and families are not prepared for the real cost of caring for someone with a dementia. We can all hope and wait for a cure for Alzheimer's or we can be realistic and start planning how to deal with or control these costs. Early diagnosis, and proactive planning before the dementia progresses, and getting help from primary care providers will help.

The reality of this next generation who will need care is that many don't have children or have fewer children than previous generations so the burden is greater as the costs of care increase. The Rand Corporation report reveals that the real cost of care for those with dementia far exceeds the cost for heart disease and cancer. Costs can be reduced if the individual with Alzheimer's remains healthy and safe from worst case scenarios – falls, forgetting doctors' appointments, failing to take necessary medications, or not giving the doctors the complete or correct information. All of these can lead to expensive hospitalizations. Family

members have their hearts in the right place but may well lack the knowledge of the experts who can see the potential problems many steps ahead and know of solutions.

A Professional Geriatric Care Manager (GCM) can help the family budget and plan for the cost and burden of care. My experience is that families that learn to share the care, give care with training, attend support groups, have a Care Manager as a "coach" and use community respite programs are able to give care longer and without placing a loved one in a facility.

Here are seven ways a GCM can help families early in the disease process plan for cost as well as burden:

- 1) **Review available resources.** Look at total resources available for care and plan how and when to spend those resources. In some geographic areas, it is best to save some resources to pay for the early months in skilled care before Medicaid starts.
- 2) **Determine who will provide the care.** Consider family and friends who have committed to assist with the care and plan a system of sharing the care that doesn't burnout or burden the primary caregiver.
- 3) **Utilize community resources.** Help the family use community resources such as respite programs and "free systems of companion care" before having to spend dollars on home care.
- 4) **Educate families.** Teach families on how to communicate in order to reduce stress and adverse behaviors as well as to preserve dignity of the individuals with dementia.
- 5) **Install related technology.** Teach families how to retrofit their homes for safety and recommend technology to guard against wandering or alerts in case of a fall.
- 6) **Systemize the medical needs.** Set up systems of medication and medical care attention that secure the best level of care.
- 7) **Enable legal and entitlement advice.** See that families have legal and financial advice to help them obtain government benefits. Educate the family on all the entitlements and benefits available – they can differ from community to community.

The bottom line is that a GCM can often reduce necessary expenditures and stress by preventing or delaying events such as hospitalizations from occurring. A small investment now might save families a lot of time and money as the disease progresses – a type of preventive maintenance. Americans want their cars to run smoothly so we invest money each year in their maintenance to avoid potentially much larger costs if they break down. Why not invest in our loved ones' pre-crisis planning so they can have a better quality of life?

Ideally, anyone with a dementia diagnosis, and/or their family members, would meet with a GCM to plan for the now, the future and the "what ifs" of this journey. If you know of someone struggling with this issue, please recommend an hour with an expert to save dollars and emotional energy. If they are reluctant to work with an expert to guide them, suggest attending one of our complimentary classes or support groups – information is on the second page of this newsletter. Classes and support groups are specific to the topic and are not marketing focused – education on elder family issues is consistent with our mission.

Our core purpose at Eldercare Services is to be a beacon, the lighthouse that guides and directs families in order for them, despite the issues of dementia, to have joy in their lives.

If you would like a specific list of what a Geriatric Care Manager can do for you, send us an email at Info@EldercareAnswers.com and we will email you a list of services we can provide.



**Eldercare Services works with Seniors and their families in Walnut Creek, Lamorinda, Alameda County, San Francisco, San Ramon Valley and the Marin County , CA.
Visit us on the web at www.EldercareAnswers.com for more information.**

Community Classes

Walnut Creek

Alzheimer's: 101 & Alzheimer's: 102 For Families Experiencing the Challenge

**3rd Friday of every month from 10 AM to Noon
(Class topic alternates monthly)**

1808 Tice Valley Blvd., Walnut Creek, CA 94595

Cost for Classes: None

Class Registration:

Please call at least 3 days ahead

For more information regarding classes and support groups, visit us at www.EldercareAnswers.com or call (925) 937-2018 or email us at Info@EldercareAnswers.com

Support Groups

When concerns for aging family members are part of every day life, or when they interfere with work, your health or other relationships, you need to join a support group.

Caring for An Aging Family Member

2nd Thursday of every month from 7 to 8:30 PM

1808 Tice Valley Blvd., **Walnut Creek**, CA 94595

1st Thursday of every month from 5:15 to 6:45 PM

Glen Park Library, 2825 Diamond St., **San Francisco**

Cost for Support Groups: None

Support Group Registration: Not required

More Info: (925) 937-2018 or (415) 469-8300



Eldercare Services provides Counseling, Support Groups, Home Care, and Care Management to aid Family Caregivers. If you or someone you know could benefit from self-care, give us a call at (866) 760-1808 or email us at Info@EldercareAnswers.com.