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# Newsletter

THIS MONTH

October 2018

## Myth Busting: You Don't Know What You Don't Know!

Yes, Medicare will pay for a broken hip. No, Medicare will not pay a dime for daily caregiving, but who does pay in this situation?

I am going to address just a few of the myths out there that could keep you from getting the service you need or planning appropriately for your own long life.

### Medicare

Many individuals think they will have home care when they need it because they have both Medicare and a Medicare gap policy. Medicare does not at this time pay for any daily caregiving, even if it is much needed for someone who needs help with the activities of daily living - which is 50% of those over 85.

However, if you or your family members are in need of care and are low income or even middle income with minimal assets, you could qualify for In-Home Supportive Services through your county, funded by both the Federal & State Governments. You could have a portion of your total costs paid and this is certainly worth exploring. A good website to look at if you are considering this option is California Advocates for Nursing Home Reform.

Many individuals are not aware of all the screenings that Medicare covers annually in order to catch issues before they become serious. You should take advantage of these services. If you are interested in exploring how Medicare could help you and what services they cover check out the Medicare website. Remember: Don't forget the flu shot - the cost is covered by Medicare.

### Skilled Nursing After a Hospitalization

This can get tricky if your family member was not really "admitted" to an acute care hospital and only on "observation" status. He or she would not have had the qualifying days to be able to access skilled nursing rehabilitation services paid by Medicare. So, be sure your family member is "admitted" and not on observation. Ask; don't assume!

Some individuals think that Medicare will continue to pay for this level of care or they think their family member is going to get weeks of rehab. If the individual is not participating or making improvement, these days will come to an end sooner than you think. Be involved and encourage your family member to take advantage of the therapies offered.

## About our Founder



Linda Fodrini-Johnson, MA, MFT, CMC is a Licensed Family Therapist and Certified Care Manager. She has been practicing professional care management (now

called aging life care) since 1984. Linda founded Eldercare Services, a full-service care management and home care company in 1989, which now employs over 200 caring people. Eldercare Services has been providing Bay Area families with care management, home care services (caregiving), advocacy, counseling, support groups and education for 28 years.

## MONTHLY AFFIRMATION

**"I rest easy because I have experts to coach and guide me."**

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One family that I was helping, was preparing for a private pay residency at a skilled nursing facility because of their dad's highly skilled needs. They thought that the facility would charge him differently or more because of how he needed his nutrition administered – that is usually not the case. Your nutrition, however you need it administered, is covered in your daily care costs and each facility will have different cost. Again, ask questions: don't assume the outcome if you have not asked the proper questions regarding your situation.

### Qualifying a Family Member for Medi-Cal Long Term Care in Skilled Nursing

I had a potential client that was exhausted caring for her husband who was "full care" and thought that it was time to place him in a skilled nursing facility. I had only talked with the daughter; the mother didn't want to spend the money on a consultation with me or one of our staff members and instead she used a "free" placement service.

When I saw the daughter at a local event, she told me her mother had found a place for Dad. The facility cost over \$4,000 a month and her mother would be running out of money soon. When I asked why she didn't put him in a skilled nursing facility, she told me the "free" placement agency had told her that her dad needed to be in a hospital for 3 days before moving into Medi-Cal skilled nursing. That is totally wrong – you do not have to be coming from a hospital to move into Medi-Cal covered skilled nursing.

Couples are allowed to have assets over \$100,000 for the well spouse and sometimes more if the well spouse has medical needs that require financial help for his or her own care. Because they didn't want to spend a few hundred dollars on an objective expert, this family spent over \$12,000 that they didn't need to spend. After our conversation, just a few weeks later, she moved Dad into a Medi-Cal facility close to home.

Likewise if a couple has assets beyond the \$100,000, a consultation with an Elder Law attorney could help save thousands of dollars and still qualify the individual with needs, for Medi-Cal.

Have a consultation with an expert and get the names of other experts that can help you plan for these costs.

### Using Your Long Term Care Insurance

Many policies require that the policy holder must need help with two or three of the activities of daily living (ADLs) before you can begin to use your benefits. These ADLs are: bathing, dressing, toileting, continence and eating.

When families or couples look at these needs, they often think they can't use their policy. They might believe the beneficiary does not need help in any of those tasks. However, if the person has dementia, it means that he or she is not safe or at least is at risk when cooking or even bathing. Look closely at your policy! Most of them cover dementia to trump all the other activities of daily living, if diagnosed by a medical professional. We often assist our clients in obtaining these and other benefits.

The best advice is to consult an expert! A Professional Geriatric Care Manager (also called an Aging Life Care Expert) can help when you are uncertain about any aspect of living longer lives. If you are unclear about what questions to ask there is no need to worry. We will ask you about all the avenues of care needs that may impact quality of life and that will determine the care you or your loved one need best.

## Upcoming Events

### BE! Brain Enrichment Program

**Monday October 15, 2018 @ 10:00am - 11:30am**

Week 5 - Forgetting, Aging, and Remembering

**Monday October 22, 2018 @ 10:00am - 11:30am**

Week 6 - Mnemonics and Strategies for Remembering Names

**Monday October 29, 2018 @ 10:00am - 11:30am**

Week 7 - Strategies for Everyday and Prospective Memory Tasks

**BE! Brain Enrichment** is an interactive educational experience for adults with normal age-related memory changes. Research shows that continued participation in mentally stimulating activities throughout the lifespan can help slow cognitive decline and has the potential to reduce the risk of developing Alzheimer's disease.

This class series will be held at Eldercare Services. For this session, the cost is \$40 for Lamorinda Village members and \$60 for nonmembers.

To register:

<https://lamorinda.helpfulvillage.com/events/2022>

### Dementia: Understanding Behaviors and Finding Solutions

 Oct 17<sup>th</sup>  5:30pm – 7:00pm

This class can help provide you with:

- ▶ Tools on how to have conversations about needs when denial is present
- ▶ Giving you permission to "stretch the truth" for dignity, safety and self-esteem
- ▶ Understanding the different types of dementia
- ▶ Understanding why the right diagnosis is important

Advanced registration required. No fee.

<https://eldercareanswers.com/registration-0/>

### Take Control of Your Health: Steps to Prevent Falls

 Oct 19<sup>th</sup>  2:00pm – 3:30pm

**Presented by:** Louis Quintana Physical Therapist, Amedisys

1 in 3 individuals over the age of 65 fall each year.

Falls are the leading cause of injury in older adults and most falls can be prevented.

- ▶ Learn how to prevent falls with simple exercises to help with balance.
- ▶ Tips to make your home safe so falls are not in your future.
- ▶ Did you know Medicare will pay for Fall Prevention therapy?

Classes are intended for family caregivers or those dealing with the challenges of aging. Advanced registration required. No fee.

<https://eldercareanswers.com/registration-5/>

### Caregiver Survival 101

 Oct 30<sup>th</sup>  5:30pm – 7:00pm

**Caring for Someone with Dementia - Reducing Your Stress**

Riding the roller coaster of dementia care? If the emotional ups, downs, & loop-di-loops are making your head spin, our Caregiver Survival series is for you!

- ▶ The major challenges of dementia care
- ▶ Responses and reactions to reduce your stress
- ▶ Self-care activities and mini-support group
- ▶ Resources for coaching and support

Classes are intended for family caregivers or those dealing with the challenges of aging. Advanced registration required. No fee.

<https://eldercareanswers.com/registration-4/>

## Location of Events:

Eldercare Services, 1808 Tice Valley Blvd., Walnut Creek, CA 94595