



## Getting Your Loved One On Board

◆ **Ease into it** If possible, provide help bit by bit, “in spoonfuls and not buckets,” recommends Susan Johnson, former owner of Care Management Associates. For example, start by offering to hire someone for a task your relative doesn’t like, such as cleaning house.

◆ **Set a time line** Try presenting care, in whatever form, as something to try out for a little while.

◆ **Make your relative the boss** Describe care providers as “assistants” to show that your loved one is still in charge.

◆ **Tweak your language** Frame help in the way that will most appeal to your relative. Maybe it’s a deserved luxury; maybe it’s something recommended by a trusted doctor or friend.

◆ **Don’t command** Include your loved one in any decisions, and avoid telling her what she “needs to

do”; this usually triggers resistance, warns Linda Fodrini-Johnson, executive director of Eldercare Services.

◆ **Seek answers** If your relative is reluctant to accept care, try to figure out why, says Jackie Lapidus, executive director of Care Management Associates. Your relative may be assuming one scenario while you’re imagining another.

◆ **Turn the tables** Remind your loved one that by accepting help, he is easing your fears and making your life less stressful.

## WHAT IT COSTS (AND WHO CAN HELP)



The going rates for assisted living vary from state to state. For information on the rates in your state, visit [longtermcare.gov](http://longtermcare.gov). Nationwide, the average annual cost of a private room at a skilled nursing facility is \$90,155. At an assisted living facility (ALF), it’s \$39,528. The average hourly rate for home health aides is \$22. That’s a lot of money, but some programs will help pay it.

**1** Medicare pays for short-term care after an injury or surgery. It does not cover long-term care.

**2** Medicaid helps people with a low income and few assets pay for nursing facilities and some assisted living and in-home care.

**3** Some states offer financial assistance for low-income residents to live in an ALF. Ask your Area Agency on Aging.

**4** The Department of Veterans Affairs offers certain veterans and their spouses long-term-care benefits. For information visit [va.gov/geriatrics](http://va.gov/geriatrics).

**5** A reverse mortgage might provide income to pay for care. For info, visit [aarp.org/revmort](http://aarp.org/revmort).

**6** The National Council on Aging helps you find government aid. Visit [benefitscheckup.org](http://benefitscheckup.org).

## Checking for Quality

People fare better when they live near what’s dear to them—friends, family, congregation. But once you find a facility in the right spot, make sure it’s a good one.



To begin evaluating a residential facility, schedule a tour. Quiz the manager on how the facility addresses a resident’s specific and changing needs. Then make unscheduled visits. Ask residents what they enjoy about the community and what goes on during the day. Will your relative fit in?

Most states license residential facilities. To discover your state’s licensing requirements, start with the department of health.

If it’s home health care you’re seeking, look for an agency that hires its own employees, rather than using independent contractors, says Paul Hogan, chairman of Home Instead Senior Care and coauthor of *Stages of Senior Care: Your Step-by-Step*

*Guide to Making the Best Decisions*. Make sure a supervisor occasionally visits your relative’s home to see how everything is going, says Hogan. And don’t expect a perfect match the first time. If you have concerns, tell the care provider and possibly the management, too. When hiring in-home care, patience and perseverance pay.

For both residential facilities and home health care, ask about accreditation, a credential awarded by one of several private agencies.

Also consider these two websites, both of which rank nursing homes based on Medicare inspection data: Caregiverlist Inc. ([caregiverlist.com](http://caregiverlist.com)) and the Medicare and Medicaid Nursing Home Compare guide ([medicare.gov/nhcompare](http://medicare.gov/nhcompare)).

### SCAN THIS NOW



**AARP’s Caregiving Resource Center**

offers much more info on finding help

for your loved one. Scan this code or visit [aarp.org/caregivers](http://aarp.org/caregivers).

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