

## WHEN YOUR PARENT STARTS TO NEED SUPPORT...

### Assess her needs and compare costs

**D**oes your parent need a full-time nurse, or just help with shopping and housekeeping? There are a few different levels of in-home care, as well as adult daycare and assisted living. The chart below gives you a sense of

what's out there and what it costs. There's no one right course of action—most people base their decisions on what care their parents need, what the family can afford, and what tasks family members can take on themselves.



## Eldercare at a glance

TYPE	WHAT IT IS	WHO IT'S FOR	NATIONWIDE AVERAGE COST
<i>Nonmedical in-home help</i>	Assistance with tasks such as shopping, cooking, cleaning or driving to appointments	Someone without major health issues who has slowed down	<b>\$20/hour</b>
<i>Home health aide</i>	Help with hands-on tasks such as bathing or getting dressed; gives reminders about medications	A person who needs help with self-care but probably doesn't need round-the-clock attention	<b>\$21/hour</b>
<i>Adult day services</i>	A day program that includes meals, activities and some nursing oversight	Someone who needs company and could benefit from having a trained nurse nearby	<b>\$70/day</b>
<i>Assisted living</i>	A live-in community providing meal prep, assistance with daily activities and supervision from a 24-hour staff	A person who needs more assistance than a day service provides, but who isn't completely reliant on constant care	<b>\$3,550/month</b>
<i>Nursing home</i>	Round-the-clock meals, activities and medical care	Someone who needs a medical staff available and can't attend to all of her needs	<b>\$222/day</b> ((\$239 for a private room)

## SHOULD YOU HIRE A GCM?

A **geriatric care manager (GCM)** is a professional specializing in issues of aging, disability and long-term care who can help you figure out what's best for your parent. While having a GCM handle her care indefinitely is expensive, an initial evaluation (\$300 to \$1,000, depending on where you live and how complicated her case is) might be well worth it. The GCM can give you an overview of what level of care your parent needs, what local programs are available to help, and how you can access other services.

"Usually the goal is to keep Mom or Dad at home," says Linda Fodrini-Johnson, a GCM in the San Francisco area. "So I might say, 'In your area, home care costs about \$25 an hour, and I think your mom needs at least 12 hours a day.'" Then the GCM might compare that with the cost of assisted living, to give you a sense of what your options are. You can take over from there or pay the GCM an hourly fee to do tasks like track insurance and Medicare reimbursements, organize therapies, supervise your parent's care or troubleshoot.