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## LTC Update

### The Caregiver in Us ALL

*By Vivian P. Gallo, CLU, CSA, AEP\**

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

**- Rosalynn Carter**

According to Rosalynn Carter, who is well known for her concerns about caregiving, "Over 54 million Americans help care for ailing family members or friends. Millions more selflessly minister to people in daycare, emergency, and community services. While often rewarding, this benevolent caregiving requires tremendous emotional, physical, and spiritual strength."

One of the most difficult problems any of us face is recognizing and deciding what needs to be done when a loved one begins to experience ongoing problems with basic living routines.

Often these changes are so subtle that if that person lives alone, there is no one there to detect variations in daily habits that may be occurring on a regular basis. In their initial phases, of course, many illnesses can be easily treated, but not if they go undetected by the loved one's caregivers. The strengths, behaviors and personalities we have observed over the years in our parents, spouses, siblings and friends provide a foundation upon which we habitually react to our loved ones and interact with them. When we witness occasional lapses or variations in these familiar patterns, we often humorously label them as "senior moments" and respond with a smile that moves us quickly past those uncomfortable and difficult moments.

Noticing and acknowledging behavioral changes in our loved ones can be extremely difficult. After all, people call you and arrange to do things when they are feeling their best. The very thought of needing assistance with daily activities such as bathing, dressing or getting from one place to another is not something most people readily admit to. Would you?

Friends, colleagues, clients and their families are facing these problems with increasing frequency these days, each with different emotions and circumstances. Take my friend Ellen, for instance. Her mother lives in Georgia, while Ellen works and resides with her husband on eastern Long Island. When Ellen's aunt, her mother's closest lifetime companion, suddenly passed away, her mom was isolated. She no longer had her sister's companionship or the transportation her sister provided in their jointly established daily routines.

Ellen soon recognized that her mother needed assistance. She grew increasingly concerned by her mother's isolation and the fact that she was no longer socializing with friends. During their conversations and her visits, Ellen soon began noticing that her mother was becoming depressed.

To more fully explore the alternatives, she and her husband engaged the services of a geriatric care manager. With her assistance and counseling, it was decided that an independent living community would

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provide a healthy and sociable environment for her mother, enabling her to maintain her dignity and independence.

Since these facilities were not readily available in her area, they agreed that the most practical solution would be to relocate her mother to Virginia where her sister resided, and where there were several facilities that could provide both independent living and a continuum of care within an assisted living setting.

While this all seems relatively simple, in actuality research and arrangements take time and change is difficult at any age! A Geriatric Care Manager's assessment, frequently performed by a trained RN, Social worker or similarly trained professional can:

- assess and develop a Plan of Care to determine the individual's unique needs and functional capacity;
- visit the home and develop a plan based on *that individual's living environment*;
- discuss the options available with your physician and family members;
- compare the features of available facilities and help determine what level of care is needed, how often and by whom it should be provided;
- determine what family support and safety factors need to be considered;
- assist with coordinating the delivery and monitoring of services, and
- provide the professional knowledge and expertise needed to consider a wide variety of factors impacting this important transition.

The professional assessment process gave Ellen's mother the opportunity to openly share her fears and concerns with a stranger since she was too proud to burden Ellen or her sister with them. Moving to an independent living facility near her daughter provided an ideal solution for Ellen's mother; the fact that she could be near both her daughter and grandchildren would make family holidays and visits a welcome change for all.

Whether you are a caregiver or care recipient, all caring is a very personal matter. However, you don't need to go it alone! Professional Care Coordinators, Geriatric Care Managers and others with a variety of similar titles provide a valuable service in that they can help you assess changing long-term care needs and provide guidance in making the best choices for your loved one. Remember, too, that most long-term care insurance policies typically include benefits that are immediately available for care assessments when the need arises.

### **Tips for Family Caregivers**

- Become educated about your loved one's condition and learn how to communicate effectively with his or her physicians.
- Since caregiving can become a job you work at 7 days a week, remember that breaks or "respite care" are your rights and your responsibility to yourself.
- Be on the lookout for signs of depression in yourself and get professional help if YOU need it.
- Seek support from others including other caregivers; REMEMBER, you are not alone in your feelings or your dealings with aging loved ones.
- Be kind to yourself by enlisting the support of local friends and accept help, if and when it is offered.
- **AND Always keep in mind:** Caregivers have rights too, and respecting the independent needs and dignity of your loved ones does not mean forfeiting your own needs in exchange.

\* Vivian P. Gallo is a CLU (Chartered Life Underwriter), Certified Senior Advisor (CSA) and Accredited Estate Planner (AEP), specializing in long-term care insurance. She is not a tax consultant or attorney, however, and cannot provide tax or legal advice. Please consult your accountant, tax preparer or attorney on all tax planning and legal matters.