Eldercare Locator A Way to Find Community Assistance for Seniors

ELDER CARE LOCATOR

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THIS HOLIDAY SEASON THE ELDERCARE LOCATOR ENCOURAGES BABY BOOMERS TO FACE THE FACTS!

Action Plan Recommends That Baby Boomers Discuss Key Financial, Legal, and Healthcare Issues with Older Relatives Now to Prepare for Future Realities

Washington, D.C. -- As the Holiday season approaches, the Eldercare Locator, a nationwide service funded by the U.S. Administration on Aging that links older consumers and their families to local aging services, announced today the release of an action plan designed to encourage baby boomers to "Face the Facts!" about their older relatives. The Eldercare Locator released a comprehensive guide for boomers to use in conversations with their parents about later life issues, such as retirement and health care. The guide is a checklist of financial, legal, and health insurance considerations and questions boomers should ask their parents, such as "Have you prepared and where do you keep a will?" and "Who has power of attorney?" Beginning on December 8, the ***"Face the Facts: Topics to Discuss Now with Your Aging Parents"*** guide will be distributed to hundreds of State and Area Agencies on Aging throughout the country to share with families that need to address these important issues.

"Over the years, the Eldercare Locator has seen an increase in inquiries from Americans in a crunch-- people who need services to help determine what legal, financial, and healthcare options are available to their older relatives," said Josefina G. Carbonell, Assistant Secretary for Aging at the U.S. Department of Health and Human Services. "This holiday season, we strongly encourage baby boomers to plan ahead by initiating an open conversation with their older relatives about issues that typically don't come up naturally." Sandy Markwood, CEO of the National Association of Area Agencies on Aging (n4a) agrees. "Discussions about 'power of attorney,' 'social security,' and 'long term care insurance' are not as enjoyable as 'who will play in the Super Bowl in January' or the 'last episode of Friends.' But they are issues that inevitably will impact the care of older loved ones, as well as concerns that boomers need to begin addressing for themselves," said Markwood.

The Eldercare Locator receives more than 10,000 calls per month from older adults and caregivers who are looking for information and services. Financial and legal issues are two of the most requested topics of information with callers seeking services that range from help paying for prescription drugs and managing finances to energy assistance and food stamps. The top request is for home health assistance, as older adults and their caregivers explore the supports necessary to help older adults maintain independence in their homes for as long as possible. Fifty percent of the calls are from older adults themselves, while 41 percent are from family caregivers including adult children, spouses, siblings and other relatives.

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The Eldercare Locator's holiday guide and checklist covers financial organization, legal services, and health insurance issues. The Eldercare Locator strongly encourages families to understand the following issues to help prevent and deal with potential challenges that can arise with later life needs:

1. Find out what financial benefits are covered by your parents' Social Security and pension. Determine if they are eligible for other financial programs.

2. Be certain each family member has a living will. Know where all your parents' insurance policies, wills, trust documents, tax returns, and investment and banking records are located.

3. Understand that Medicare generally does not cover long term care (e.g. nursing home or extended home care), and Medicaid pays only for low-income individuals.

4. Investigate what type of long term care insurance coverage may be best for your parents and for yourself! Generally, premiums are lower when policies are purchased at younger ages.

5. Identify what community services are available that can help your parents maintain independence in the home for as long as possible – such as a home modification program to help install assistive devices, and home health and chore assistance. Learn whether housing options are available to meet their changing needs.

The Eldercare Locator can help older adults and their caregivers find the local services available to address all of these issues. The Locator is launching this campaign around the holidays, a time when most families are together and will have the opportunities to discuss these difficult issues. The Eldercare Locator strongly encourages families to plan ahead so that their older relatives will receive the appropriate care at the right cost when it is necessary.

Aging issues affect families, not just individuals. In its publication, Talking with Your Parents About Medicare and Health Coverage, the Kaiser Foundation points out that the very possibility of having to manage ones own household finances while helping an older loved one meet health care costs should prompt talks about long term care needs and coverage**.** Certified Financial Planner Susan Richards, in her book Protect Your Parents and Their Financial Health: Talk with Them Before It's Too Late, notes that many adult children and their parents have lost sight of the intergenerational aspects of their finances. "We need to understand the impact that adult children's finances have on their aging parents and vice versa," says Richards.

"Initiating a non-threatening conversation about income and wills and health needs is not always easy to do," added Markwood. "It's all about realizing that the conversation is essential and remaining sensitive to the personality dynamics between yourself and the care recipient."

Experts agree that to be effective in such discussions, you must first prepare yourself to be open and honest, and be ready to listen and hear what is being said. Being prepared also includes having some knowledge about the topic you're talking about. These and other communicating tips are presented in the Eldercare Locator's ***"Fact the Facts: Topics to Discuss Now with Your Aging Parents"*** guide, along with the following suggested approaches:

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Direct Approach: If the care recipient is a 'no-nonsense, get-to-the-point' personality, the caregiver should openly display that there is concern and ask questions about how the family can help address specific situations that might arise.

Educational Approach: For the relative who might need a delicate push, begin by sharing an experience of another caregiver you know about their own personal situation, and explain how it made you realized the importance of discussing issues now that will help you be of better assistance to them in the future.

Expert Approach: For the relative who refuses to talk about personal issues or tends to accuse their children of trying to take control of their life, make the older relative the expert by seeking their advice on a particular issue -- for example, what type of long term health plan you should look into. This strategy is non-threatening and could lead to them sharing personal details, or at the least letting you know where they stand on the subject.

The Eldercare Locator can be accessed through its toll-free telephone line (800-677-1116) or its Web site (www.eldercare.gov). The Eldercare Locator is a public service of the Administration on Aging, U.S. Department of Health and Human Services, and is administered by the National Association of Area Agencies on Aging and the National Association of State Units on Aging.

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