

# SINCE YOU CARE

A Series of Guides from MetLife® in Cooperation with the National Alliance for Caregiving

## Community Services

### About the Subject

The aging of America has brought families to the front lines as caregivers for the rapidly growing population of those 65 and older. Nearly one-quarter of U.S. households have someone who spends time caring for family members or friends who are frail or disabled or who need help with everyday tasks.<sup>1</sup> Caregiving can cause stress in relationships and at work, and add to financial obligations.

There is increasing awareness at the federal, state and local level that the rapid growth in the older population calls for more innovative, comprehensive and available care resources for older persons in their homes. As a result, there is an increasing demand for communities to try and meet the needs of its residents by offering a wider number of services, both public and private.



**MetLife**

*Caregivers face many challenges as they search for information and make decisions about how best to provide care to their loved ones. To help meet their needs,*

*MetLife offers SinceYouCare<sup>SM</sup> — a series of guides which provide practical suggestions and useful tools on a variety of specific care-related products.*

## Things You Need to Know

Most cities and towns have a network of services that are available to individuals and families. The types of services may range from formal (paid) home care agency assistance to informal (free) social programs at the local senior center. There can also be a great deal of variability in the service provided, personal eligibility requirements and costs, depending on your geographic location. Appropriate utilization of available community resources can lighten the load of many caregivers and delay admission to an institutional setting for many elders.

## Where to Begin

Determining the functional status of the care recipient will help to decide which services will be most beneficial.

- Is help required with Activities of Daily Living (ADLs) such as bathing, dressing, eating, transferring, toileting, and continence?
- Is there a need for assistance with Instrumental Activities of Daily Living (IADLs) such as doing the laundry, grocery shopping, meal preparation, or using the phone?

- Is the individual cognitively impaired, requiring additional assistance with ADLs and IADLs, and perhaps supervision? See *Useful Tools* at the end of this guide for an assessment aid.

Once you've made an initial assessment of the needs that have to be met, you can more effectively locate and utilize the services that may be available.

## Types of Service

The following is a description of agencies, centers, nutrition and transportation programs and the type of assistance they may offer.

### *National Association of Area Agencies on Aging (n4a)*

A good starting point might be the n4a. It is the umbrella organization for the 655 Area Agencies on Aging (AAA) throughout the United States. The federally funded Eldercare Locator (800-677-1116) provides callers with information about local services by zip code. See *Resources to Get You Started* for contact information.

### *Adult Day Care (ADC)*

Adult day care provides social and health programs for the physically frail and cognitively impaired older adult. Its goal

is to help people remain independent, or delay or prevent the need for facility placement. ADCs may help the caregiver remain in the workforce by providing a safe environment for the care recipient. ADCs are also a way to provide respite care for the caregiver so that they can take time off, travel for business, or relax and recharge while the care recipient is in a safe environment.

The level of care provided varies. Some ADC programs focus on the social aspects of day-to-day activities and provide supervision and assistance with ADLs as needed. Others are more medically focused and are geared to those with severe health problems or more at risk for nursing home placement.

ADCs typically operate on weekdays only, although there are many now that offer Saturday programs for part of the day. ADCs usually open early to accommodate working caregivers, and close sometime at the end of the business day. Most programs offer transportation, meals, some personal care and varying levels of planned activities and therapies. Some programs offer sliding fee scales based on the individual's financial situation. ADC programs are usually privately paid, but some



long-term care insurance and in some instances, Medicaid, will assist with reimbursement based on the older adult's financial status.

ADCs are not federally regulated, but most states do have licensing or certification requirements for operation. Presently, no separate agency exists that has the ability to report individual state certification and licensure requirements. Two areas that may be able to provide information are:

- The local Area Agency on Aging (Call the *Eldercare*

*Locator* at 800-677-1116 or go to [www.n4a.org](http://www.n4a.org) for more information)

- National Adult Day Services Association — [www.nadsa.org](http://www.nadsa.org)

### ***Community Senior Centers***

Senior centers offer a vast array of services primarily for well elders in the community. However, people of all ages with disabilities are welcomed and programs exist for those who can function independently. People attending these centers are usually independent or

require only minimal personal or cognitive assistance. They do not have a severe disability but have a desire to interact with other older adults or participate in social, educational or recreational activities not otherwise available to them. Centers offer programs that are of interest to older adults, but they also offer programs for families, such as individual and family counseling and caregiver support groups. A social worker is often on staff to help answer questions about specific programs. Funding for these centers is

often provided through a combination of public and private funding.

### ***Home Health Aide***

These individuals usually come from local home care agencies. The family generally pays for these services privately. Individuals may qualify for special rates if there is a coordinated program with the Area Agencies on Aging or if they are on Medicaid. These caregivers can assist an individual with their ADL needs and sometimes IADLs, depending on the agency policy. Costs can vary greatly and there are usually minimum hour requirements for service, so it is good to check the fee structure of several providers.

### ***Homemaker or Chore Services***

These services usually assist an individual with IADL needs, typically homemaking, laundry, meal preparation and errands. This type of help can come from local home care agencies, through coordinated programs with the local Area Agency on Aging, private companies or from caregivers you hire on your own.

Homemaker/chore services are not covered by Medicare, but may be covered under Medicaid for qualified low-income indi-

viduals, or those eligible for community assistance programs within the local Area Agency on Aging.

Costs do vary and licensure or certification is not always required for these businesses to operate so it is important to check the references of organizations or any individual who may come into your home.

### ***Friendly Visitors and Telephone Monitoring***

This service is usually provided on a volunteer basis through programs in the community. Often this type of service provides the individual with companionship, assists with written letters and short errands, and provides families with a way of checking in on elders living alone or who may be alone during the day. Senior centers, churches or organizations such as the United Way, or the local Area Agency on Aging often sponsor such programs.

### ***Nutrition Programs***

Nutrition for older adults is an area of concern. Shopping for groceries and subsequent meal preparation can be physically taxing for many elders. Poor nutrition can result. Programs such as Meals On Wheels (MOW), an option in some communities, can provide lunchtime



and dinnertime meals delivered weekdays. MOW can accommodate special dietary needs and can provide an additional way to check daily on a secluded elder.

Some communities offer senior cafés (also known as congregate meal sites). These sites allow older adults to socialize while having a balanced meal, usually lunch. Often the meal is provided at a senior housing site, church or senior center.

Information for these programs can be obtained from local Area Agencies on Aging, senior centers, or churches. The meals may be free or require a small fee depending on the financial situation of the individual.

### ***Transportation***

Many communities offer some sort of transportation assistance



for older or disabled adults. The type of transportation may be public or privately hired. The cost may be a set amount or a sliding fee scale based on the individual's resources. Many ADCs and senior centers offer transportation services.

Some communities have arrangements with local taxi services to offer older adults reduced rates for pre-scheduled appointments. Your local senior center or Area Agency on Aging is the best place to check for this referral.

### ***Emergency Response or Alert System***

This is an in-home system that allows an older person to obtain assistance in the event of a situation such as a fall, heart attack or accident in the home. The individual wears a pendant or

bracelet that they press if they need assistance in an emergency. They are then connected to a central monitoring station that contacts the local police or ambulance and a designated family member to go and check on the individual.

There is a fee for this service. This service may not be appropriate for a cognitively impaired person because it requires that an individual be able to activate the system. The units can be purchased in full or leased on a monthly basis.

### ***Respite Care***

Respite care provides temporary, short-term care for an individual that allows the caregiver the freedom to shop, relax, or take a vacation. Respite care can be formal or informal.

Formal respite care utilizes the services of an outside agency or use of a facility to care for your loved one. Examples of formal services are:

### **Home Health Agency**

- Provides an aide or companion to stay with the individual during the caregiver's time away. Respite care may be provided in the person's home for a few hours a day or 24 hours per day during an extended vacation.

### **Adult Day Care**

- Provides care for the older adult in an adult day care facility during the day. This care can be provided as frequently as necessary.

### **Assisted Living Facility (ALF)**

- Provides care by offering the older adult short-term residency in an ALF. Many ALFs offer specific respite stays of anywhere from two days to two months. Under a respite stay there is typically no security deposit, and the day-to-day rate and services are tailored to the individual's needs. The ALF provides assistance with varying levels of ADL and IADL care, but does not offer skilled medical care.

### **Nursing Home**

- Provides care by offering the older adult short-term residency in a nursing home. Nursing homes are set up to care for individuals with dementia or chronic health conditions or those that require 24-hour care. A respite bed in a nursing home can be more difficult to locate, so it is best to plan ahead.

Costs for formal services can vary depending on the agency or facility and needs of the elder. Some long-term care insurance plans can assist with



payment. Check your plan to see what it may or may not cover. Some programs have special sliding scale fees for respite care. It is prudent to check with your local Area Agency on Aging because they may sponsor programs for respite care.

Informal respite services are provided by either family members or by volunteers located through respite care organizations. There is usually no fee for service, but the time provided is shorter in duration and may vary depending on the availability of the person providing informal care.

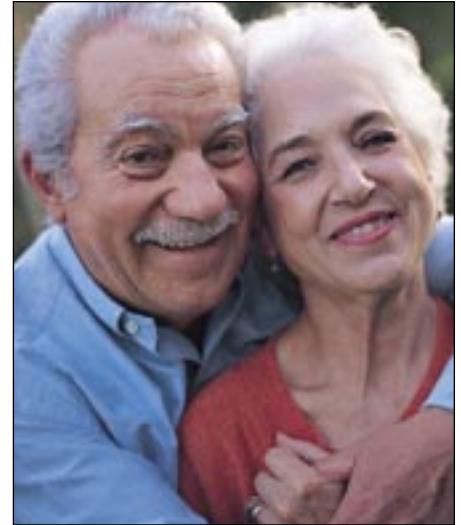
### **Caregiver Support Groups**

Many organizations such as the National Parkinson's Foundation, The Alzheimer's Foundation or the ALS Foundation have regional offices and may offer local support groups for caregivers. Funding or resources may be available to individuals with a particular disease. Support groups can give the caregiver a chance to discuss particular issues with others who have experienced or are experiencing similar situations. Churches and hospitals and some workplaces also sponsor support groups. Often, other support group members can give suggestions for available resources within the community.

To locate a group in your area, you may check with the Area Agency on Aging, your local hospital, or call toll-free at 800-555-1212 and ask for the organization's number.

### **Geriatric Care Manager (GCM)**

Geriatric care managers are usually social workers or nurses that assist with evaluation, referral and monitoring a plan of care for older persons. They may be hired to do a thorough evaluation of the older adult's environment, make appropriate referrals and provide you with a list of resources in your area for care. Their services can be of a one-time nature, or on an ongoing basis. For families that are trying to utilize community services for an elder while living a distance away, a GCM can be an effective way to manage care. Some work independently or may be part of a home care agency. In either instance, GCMs charge for services and costs may vary depending on geographic location. Insurance typically does not cover the cost of such service. Some long-term care insurance plans cover the cost of care management services under the home care option. Individuals should check with their policy to see what their plan covers.



Your local Area Agency on Aging may be able to refer agencies or individuals that provide this service in your area. The local senior center may provide such service for a fee, or a local home health care agency may provide care management.

## **Helpful Hints**

- If you find making the initial service assessment difficult, enlist the services of a GCM for a one-time consultation. They may be able to provide you with an objective evaluation of your care situation that enables you to pursue further care on your own.
- Ask your physician's office if they know of local social workers that assist families with evaluation and use of local services.
- Keep a file of the resources you have accessed and people

who have assisted you. It will help you to feel and be in more control of your situation.

- If a particular resource is unable to assist you, don't be hesitant to ask them if they know of an organization or anyone else who might.

Grocery stores now have online shopping and home delivery. Pharmacies will deliver medications. Many doctors and hospitals now have traveling x-ray equipment, EKG machines, and physicians are again making house calls. There are dog walking and pet sitting services that are willing to include an older individual in the daily walk with the family pet.

While the community services listed here provide a starting place to access available resources, it is by no means exhaustive. With the growing number of older adults and the continued demands being placed on their caregivers, there are always new and innovative services being offered.

## Resources to Get You Started

### *Books and Publications*

#### **And Thou Shalt Honor:**

#### **The Caregiver's Companion**

This book is based on the PBS special, *And Thou Shalt Honor*,

that aired October 2002. It contains useful checklists, tips and information for caregivers and their families. McLeod, B., Witrogen (ed). Rodale, Inc., 2002. \$24.95 ISBN 1579545580

#### **How to Care for Aging Parents**

A compassionate, single-volume reference to the many topics associated with caring for aging parents, covering practical matters, including emotional, financial and legal issues. Morris, V. (1996). New York, NY: Workman Publishing Co., \$15.95 ISBN: 1563954353

#### **Resources for Caregivers**

Available at no cost from the MetLife Mature Market Institute, call 203-221-6580, e-mail MatureMarketInstitute@metlife.com or download a copy for free at [www.maturemarketinstitute.com](http://www.maturemarketinstitute.com).

#### **The Complete Eldercare Planner: Where to Start, Questions to Ask, and How to Find Help.**

The author draws upon her years of consulting experience to provide caregiver support and precise, practical, and accessible caregiving advice. She provides a step-by-step approach to the many areas of eldercare. She provides instructions, checklists and lists of resources. Loverde, J.

(2000). Times books, 2nd Edition, \$13.97  
ISBN: 0812932781

### *Internet Sites*

#### **Administration on Aging (AoA)**

This site is maintained by the U.S. Department of Health and Human Services and provides resources, news, developments and information for older adults. [www.aoa.dhhs.gov](http://www.aoa.dhhs.gov)

#### **BenefitsCheckUp**

This is a free, confidential service that helps older adults find programs that may help pay for a portion of the costs associated with prescription drugs, health care, utilities and other essential items or services. It requires completion of a simple form that asks for no personal information other than your zip code, to locate programs in your area. [www.benefitscheckup.org](http://www.benefitscheckup.org)

#### **Faith in Action**

This inter-faith based volunteer community group provides help and support with home care needs and is part of the Robert Wood Johnson Foundation. [www.FIAVolunteers.org](http://www.FIAVolunteers.org)

## Healthfinder

This U.S. Department of Health and Human Services Web site provides contains a wealth of health information that ranges from medical news to state and local service resources.

[www.healthfinder.gov](http://www.healthfinder.gov)

## National Senior Service Corps Hotline

Provides frail older adults with an available senior companion that will help with chores and errands, allowing the older adults to remain at home and receive care. Senior companions can also provide respite care for short periods of time.

[www.seniorcorps.org](http://www.seniorcorps.org)

## National Association of Private Geriatric Care Managers

This site can direct you to a listing of GCMs in your area and also provides a checklist for choosing a GCM.

[www.caremanager.org](http://www.caremanager.org)

## National Association of Area Agencies on Aging (n4a)

N4A is the umbrella organization for the 655 Area Agencies on Aging which provide information and services, and coordinate and administer programs for older adults. The federally funded Eldercare Locator, administered by n4a, provides callers with information about local services by zip code. Call 800-677-1116, 9:00 a.m. – 8:00 p.m. ET, or go to [www.n4a.org](http://www.n4a.org).

## Useful Tools

Here is a checklist to help determine functional status.

- Needs Assessment Checklist

## About the Authors of *Since You Care*<sup>SM</sup>

*Since You Care* guides are prepared by the MetLife Mature Market Institute in cooperation with the National Alliance for Caregiving and MetLife's Nurse Care Managers.

**MetLife Mature Market Institute**<sup>SM</sup> is the company's information and policy resource center on issues related to aging, retirement, long-term care and the mature market.

**MetLife Nurse Care Managers** are available to MetLife's long-term care customers and their caregivers, on a daily basis, to help identify and resolve care-giving questions and concerns through counseling and referral.

**National Alliance for Caregiving** is a non-profit coalition of 38 national organizations that focuses on issues of family caregiving.

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*This information is general in nature. It is not a substitute for obtaining guidance from a healthcare, financial or other professional.*

<sup>1</sup> *Family Caregiving in the U.S. - Findings From a National Survey*, National Alliance for Caregiving, 1997.