

Healthcare Choices at Home

By Jerry Corrales

"The way we treat our children in the dawn of their lives, and the way we treat our elderly in the twilight of their lives, is a measure of the quality of a nation."

Hubert Humphrey

It is unprecedented in the history of mankind that with the advances in science and technology more and more people now live well into their seventies, eighties, and even nineties and beyond. Consequently, there's a direct relationship between lifespan increases and the need for services and caregiving for the elderly. As adult children, many of us, especially those from the baby boom generation, are now experiencing being caregivers to our parents and are beginning to understand that we are responsible for helping our aging parents. We also have a responsibility to plan for our own aging, something that we're likely to have overlooked or put off in the past. In spite of longer, healthier lives, there's no way around the fact that we're not going to be around forever. And if we are to age graciously, we had better understand our options and choices now so that we can plan ahead for the coming of the inevitable.

Caregiving in any way, shape, or form—and in every way in which one is faced with it—presents tough challenges, especially when crisis hits unexpectedly and responsibility suddenly falls on our shoulders. And while the Internet is replete with numerous sites and a host of resources and information on caregiving, there's no substitute for being well informed about your choices and alternatives when the time comes. Knowing what options you may have allows for a well-thought-out plan that can be readily put into place when you're thrust into some kind of an emergency, medical or otherwise.

Each caregiving situation is of course unique. There is, however, one common denominator that we all share in any given situation, and that is the need for practical information. Several factors and approaches usually

come into play when accessing available services. Some of these considerations are the person's financial resources, present health condition and health care needs, personal and domestic needs, and proximity to available services. Whatever the circumstances, the following tips and information may prove valuable to you in considering your options.

Private Duty Care/Private Care: This may be ideal for those who wish to remain in their own homes for as long as the arrangement is safe and functionally feasible. Hiring a private caregiver or respite care can also afford a primary caregiver much-needed relief. Private care provides assistance with such activities of daily living as bathing and grooming. Meal

preparation and housekeeping are also included. Charges vary, and it's usually an out-of-pocket expense for the individual. When shopping for a service provider, it is important to check their business license; how long they have been in business; and if their caregivers undergo a criminal-background check, have proper training in caregiving, and are bonded.

In-Home Support Services (IHSS): IHSS is a state program that may be appropriate if the person qualifies, based on need and income. There's a lot more information about this program than can be discussed here, but to be eligible, one must be at least sixty-five years old, disabled, or blind. The person must also be receiving SSI (supplemental security income), have a low income, and be a US citizen or a legal resident of the state. Services and number of hours of caregiving received depend on the individual's personal and domestic needs. Personal needs refer to activities of

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daily living like bathing and grooming, while domestic needs are those that pertain to housekeeping, meal preparation, and the like. The caregiver can be a family member. The Department of Social Services, Adult Protective Services, and the Office on Aging can provide guidance on how to access IHSS.

Home Health Services: Home healthcare is physician-directed care in the comfort of a patient's home. There must be a need for medical or other skilled health care. Home healthcare includes nursing care as well as other skilled care services like physical therapy, occupational therapy, speech therapy, and medical social services. The goal of home health services is to restore health and independence back or close to the patient's condition before the illness or injury occurred. Home health aides are also available to assist in activities of daily living (ADLs).

Hospice Services: Hospice is a special kind of caring that involves a team approach to managing end-of-life care. It is appropriate and available to anyone who has a life expectancy of six months or less if the disease follows its normal course. The members of a hospice team include a medical director, nurses, home health aides, social workers, nondenominational chaplains, and volunteers.

When looking for a hospice service provider it is important to know whether all the core services represented by each team member are available. It is also equally important to find out how long the provider has been in the business, its reputation, and whether it has the proper accreditation from regulatory bodies.

It is important to have advance directives so that there will be no second guessing as to the desires of the person when he or she can no longer speak for himself or herself. Durable power of attorney for healthcare, living wills, and financial power of attorney are all tools that enable people to exercise their personal wishes and preferences.

Home health and hospice services are covered under Medicare, MediCal, and most private insurance and managed care plans.

Adult Day Care Services: Persons with various medical and cognitive problems and who have serious limitations in their mobility may be appropriate for this

type of service. Services include nursing care, social and recreational activities, provision of meals, and exercise programs. Fees vary depending on the services needed.

Residential Care Facility for the Elderly (Also Known as Board and Care Home or Assisted Living): Placement in this type of living arrangement may be necessary if the individual can no longer function alone and personal safety is compromised in the home. Some health conditions (e.g., dementia) may also dictate appropriate placement. Assistance with ADLs and other needs are provided by caregivers on staff. These types of facilities are regulated by Community Care Licensing under the Department of Social Services.

Home health and hospice services may be provided in this environment as long as appropriate licensing requirements and guidelines are followed.

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Convalescent Hospitals (Also Known as Skilled Nursing Facilities): Some also operate as rehabilitation centers, or part of their program may deal primarily with rehabilitation. Some facilities serve as a step-down from an acute setting at the hospital. To be in this type of environment, one usually has a need for a high level of care, such as intravenous treatments or other requirements that can only be provided in this setting.

Preparing in Advance

In any given care environment, insurance coverage and your share of cost may vary; it is advisable to discuss your financial obligations with the facility representative and your insurance provider. If budget constraints are a concern, there may be community programs or services and even state or federal programs that can help cover the cost of care.

Being prepared is key to surviving caregiving woes, whether they be yours or your loved one's. Gather information ahead of time and put together a realistic plan that can be easily implemented when the time comes.

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