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completes the book!*



## **PRESENTS**

### **VITAL ELDER CARE RESOURCES™**

by  
*Betthni Jiggs*

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## ~ FORWARD ~

Knowing the immense responsibility it can become, and while the drama of such an undertaking in your life such as caring for your elderly parent(s) or other loved one(s) can seem insurmountable and complicated, our hope is that this booklet of vital resources will help lighten your load. With a combined total of decades of health care experience - and experiences - we at Spirit Wine Publications™ had become increasingly concerned at the lack of information and the difficulty in locating what was available. Constantly it resulted in tremendous burdens upon the families and care givers. Pooling our concerns and years of experience, then, this booklet was born in the hopes of relieving the stress, confusion, and frustration on those of you whom have been given the care giver charge. We strove to cover all areas of needs for which you may be searching.

In the organization of this booklet of resources I was myself often overwhelmed with memories and the reality of my own inevitable destiny. With age 63 creeping up on me, making me about 20 years older than those around me and 20 years younger than most of the persons we are writing about, I feel like the center of a sandwich . . . hmmm, let's sugar-coat it a bit and I'll be the Oreo center, instead. I have been the Queen of Denial up until the writing of this book, but, funny, isn't it, how sometimes life 'just up and smacks ya' with reality when you least expect it!

And the truth of that hurts in more ways than one. Having been a Certified Nursing Aide and Home Health Care Aide off and on for a few decades, I was able to slide right into the new venture of this book. Of all the positions of employment I have held over half a century in the workforce, caring for the elderly has been by far my favorite, stopping me only occasionally because it was so hard on the joints; especially the elbows, feet, back, fingers, and . . . and . . . well, let's just say I hope I've given you a whole new appreciation for our nursing aides! They are the one person in your loved ones life that can care for them and fall in love with them as they are because they have no emotional baggage or history with them. In my experience, most residents of nursing homes have been long dismissed by their families, except on dutiful occasion. Understandably, and sadly, too many families are unable to cope emotionally with the steady and obvious decline of their loved one and find it difficult to make regular visits, especially when they are not recognized. Having gone through some tough times, myself, I often found myself crying with one or more of them at holidays, and then finding some way to cheer us both up again. I loved seeing their eyes sparkle and their smiles return! Indeed, I become emotional even now, at the dear faces flowing before my eyes as I write.

And I can attest to those in my circle not understanding why the body has to decline, while we still feel so mentally young and capable. I feel no different in my mind and heart than I did as a young adult. But, now that I have a four-year-old granddaughter who wants me to kick the soccer ball around with her, I find myself unfamiliar with what is happening to my entire body as I am trying to play out what my mind has been planning for years!

As I have been writing along on this book, my mind cannot help but personally recognize many of the symptoms the aging process has already begun taking on my body. (AHA, you see, there's still an element of denial, exposed by that word 'already'!) Truly, I had been believing I had about two more decades of 'youth' left in me and before my children have to begin watching over me a little closer. Truth is, I am already finding myself just wanting to tell them to back off. I'm learning – as an 'aged' – to be

more cautious about the words I speak to them because they misunderstand and think the worst about any little twinge I slip up and report. Looking through their eyes, though, as I write, I do understand what they must be feeling . . . but – shhh! – it only succeeds in making me even more cautious!

One of the most important things for me, as time has made me realize, is to keep my mind and time constructively busy. In that way, time passes delightfully; but when those little things show up that betray the body of memory, bringing to reality the slow decay of the human body just as surely as a ripening fruit, it sometimes is more emotionally difficult to deal with in the comparison. In those times, and I do not believe I am alone in this, my focus begins to stray to the negative of my future, to the picture of that ripening fruit, and what may lie ahead. If I don't stop that straying from the positive, my world becomes dark and foreboding . . . simply NOT part of who I am or how I choose to live out the rest of my life.

Fortunately, I am successful in abstaining from such debilitating mind-trips, but it gives me great compassion for those who have not been able to master the technique. It brings to mind all the tasks required of me as a CNA, caring for those elderly ladies who could not escape the constant reminders of their impending future. Though at the time I could not relate, I am so glad I was compassionate with them, because as I have matured I have come to understand the reality of 'you reap what you sow' and now I am right in line for the harvest.

That's what those of us who are Spirit Wine Publications jointly embrace about the life we live and what we did with it by the end. Some of us take a lifetime to understand life, but the important thing is that the closer we get to that meeting in Bliss, we've been able to make the paradigm shifts of the heart and soul required to get us through this last season on earth. I say this so you will perhaps understand a bit more of how important it is to have patience, perception, intuition, and compassion for the ones ending up in your care. Your decision to care for your parent(s) or other loved ones, no matter which direction you must take them, the 'caring' will NEVER go unrewarded . . . and your turn is coming.

Oooh yes, we all get our turn.

It is my fervent prayer that your heart can remain in delight of your new calling, or will grow to be so, and that when it is all over you will recognize it to be the most delightful experience of your life. That's really all that matters.

Shalom, dear ones.

*Betthni Jiggs, your author.*

# # #

**Disclaimer:** Spirit Wine Publications™ is not responsible for any adverse activity resulting from any external links in this book. Information resulted from high integrity research, accepting each as legal and viable resources.

**THANK YOU:** to all custodians of each and every website whose hyperlink was utilized in this booklet of voluminous information and resources intended for the public to the benefit of those courageous care givers of the elderly and unwell.

# # #

## ~ Chapter One ~

### **Discuss Primary Care Giver First**

The very first thing that should be done is that your parents need to designate one child or person who will be in charge of their care. Law-Glossary.com defines a primary care giver as the "person who is primarily responsible for looking after someone's health, safety and comfort." A primary care giver intervenes only when their charge cannot fully care for him/her self and may be a specified family member, a medical professional in a care facility, or a trained professional living outside the home. This person should be given a [durable power of attorney](#), which includes financial power of attorney.

(<http://www.atg.sd.gov/Seniors/EstatePlanning/PowerofAttorney.aspx>) This website also includes a form for a [living will](#): (<http://www.atg.sd.gov/Seniors/EstatePlanning/LivingWills.aspx>).

If your parents do not have the financial means put away for their care, decisions need to be made as far as transferring any real estate and valuable possessions to the person who will be in charge of their care. Medicaid has a 'look back' period of five years which they use to determine if someone is eligible. So if you are able to plan ahead, now is the time! However, they will not collect from estates valued at under \$25,000 and no recovery would be sought while the spouse or certain dependents are still living. Likewise, you can petition for hardship exemption, which may be considered.

In planning ahead, it is also very important to obtain copies of any life insurance policies that your parents may have. Hind sight is always 20/20; no matter how difficult this subject is, it is always best to talk BEFORE something happens to those communication channels.

There are several websites that offer free information about estate planning. Two of those excellent site links are posted below and will provide instant answers to any question you may have:

#### [Step by Step Guide to Estate Planning](#)

([http://www.wills.about.com/od/preparingtodraftaplan/Step\\_by\\_Step\\_Guide\\_to\\_Estate\\_Planning.htm](http://www.wills.about.com/od/preparingtodraftaplan/Step_by_Step_Guide_to_Estate_Planning.htm))

#### [Durable Power of Attorney](#) (<http://www.atg.sd.gov/Seniors/EstatePlanning/PowerofAttorney.aspx>)

Powers of Attorney can be done by using programs on the internet. It is not necessary to spend hundreds of dollars in attorney's fees. One very important fact to note is that a power of attorney is no longer good after the person granting the power has passed away. So it is equally important that the executor's name be added to all accounts: checking, savings, CD's, mortgages, etc. You can file a copy of your power of attorney with the mortgage company and banking institutions; however, once death has occurred, they do not have to honor the power of attorney. If there is any real property, i.e. home, land, etc., you should make sure to file a deed of joint tenancy with right of survivorship. In other words, should death occur, the ownership automatically rolls over to the joint tenant. This will make things much easier in the long run. There are many websites that offer assistance with powers of attorney, including the options to purchase computer software that will enable you to complete the necessary documents. Here are two excellent sites to check out, if you choose to work on the internet: [Rocket Lawyer](#) (<http://www.rocketlawyer.com>) and [Legacy Writer](#) (<http://www.legacywriter.com>). For those less inclined, a 50-state list of **Legal Aid** can be found on Chapter Five.

When a crisis occurs, it is often difficult to obtain accurate or timely information. It is always better to have complete and accurate information and update it regularly while

you still have that option. If you are reading this book, chances are you are already aware of changes that are affecting your parent(s). Even if you are just starting to see little changes, it will seem that a lot is happening all at once. There are so many situations and variations that they would never be able to fit in any one book; but throughout this information our intention is to give you several broad – and most common – examples that may closely describe what you are experiencing.

Perhaps one or both of your parents or loved one seem to be having some difficulty with day-to-day functions, whether that would be hygiene, mobility, memory, prescription stability, or other. Too often, the spouse nobly takes up the position as care giver, not realizing the strain and stress hastening the decline of their own body.

Be prepared to meet much resistance when you attempt to step in and control the care of one or more of your parents or other elderly charge for which you may be responsible. It is not always possible to reason with them, especially when dementia is involved; as much as they want to make good decisions, sometimes it is just no longer possible. Work to make it a joint effort with them; respectfully allow them as much dignity as they may need for as long as they are able; and compassionately keep in mind they are aware they will inevitably lose their battle for independence.

It becomes more difficult when things like incontinence, memory, and mobility become serious issues. I think this is truly the hardest part. It is demanded of you mentally, then, to make the leap at this point into the ‘parent of your parent’ role. Be assured that difficult moments pass more quickly if you can remain calm and try to stay pre-educated of those situations that may arise so you will be able to understand what is actually happening in any given difficult moment. You must not take the behaviors of your charge personally or it will devastate you emotionally. In the greatest majority of situations, they are not aware of their actions.

While we have tons of information available at our fingertips on how to raise our children, as you can see there is very little instruction on how to ‘parent a *parent*’ or care for any elderly . . . *precisely, the inspiration for this book!*

## ~ Chapter Two ~

### ***In-Home-Care***

When trying to decide if in-home care would fit your parent(s) needs, there are several questions you need to ask yourself. First, remember this is a personal choice that the care giver has to make, depending on their own needs and abilities. Many will unquestionably make the decision to keep their loved one(s) at home until all resources have been exhausted. In this case, there may be some resource and moral support assistance available through the Administration on Aging, the [NFCSP](#) - National Family Care giver Support Program

([http://www.aoa.gov/aoaroot/aoa\\_programs/hcltc/caregiver/index.aspx](http://www.aoa.gov/aoaroot/aoa_programs/hcltc/caregiver/index.aspx)). This program provides support and services to family care givers who are caring for persons 60 years old and older as well as grandparents who are raising their grandchildren full time. Some of the services provided are:

- *Free information to care givers about available resources*
- *Assistance to care givers in accessing what services are needed*
- *Individual counseling, support groups, and/or care giver training*
- *Respite Care (either in-home, adult day care, or short-term in an institution)*

If you do choose in-home care, your first concern is whether or not your parent(s) will even allow someone other than yourself to come into their home. You have to realize that for most aging adults this feels invasive and - again - they do not want to relinquish their independence. It is helpful to sit down and have a heart to heart talk with your parent(s) and explain to them your concern for their safety and well-being; this will more often than not ease their fears. Be aware that you may run into a complete road block where this is concerned and your parent may not be willing to budge. If the answer is an absolute 'No,' you may want to find out about adult day services in your area and, if you work, it would be helpful to check into adult day care facilities in your area where they could be dropped off and enjoy other activities and companionship for the day. This information can be found through your local senior citizen centers or online for your local [Council on Aging](#) (<http://www.ncoa.org/>).

Perhaps your loved one may be in a situation where they really only need someone to come in for a couple of hours each week to help with errands or housework. There are services available locally; check out [Elder Care](#) (<http://www.eldercare.gov/>) to locate services in your area.

For the safety of your loved one, we strongly recommend that you interview any potential care givers thoroughly. Be prepared to obtain at least 3 personal references and to check with those references. Be sure to also Google that person's name on the internet for any info 'hits' that might show up, as well as check on Facebook or Myspace to see what other information you might glean about the person. We also strongly recommend that you consider using a home health agency that actually provides training, supervision, and background checks for their employees, through the local Sheriff's Office. You'll also want confirmation that the agency you chose to deal with is insured and bonded.

When interviewing a potential care giver, there are signs to look for. We strongly recommend that your parent/loved one be present during the interview if at all possible. It is beneficial to your relationship, in easing them into this new 'chapter' in their lives, to

