

Caring for an aging parent

Sometimes it happens suddenly—maybe after a bathtub fall and broken hip. Sometimes it's a gradual, worrisome progression of forgetfulness or mental mishaps. In any case, the realization that you have become the protector of a parent can be gut-wrenching.

To start, it's necessary to determine whether your parent's problems are remediable. Many elderly patients rehabilitate nicely, for example, following hip surgery, and can resume independent living. Likewise, what first appears to be dementia, in a surprising number of cases, can be reversed when adverse prescription drug interactions are recognized.

If a parent's need for your caregiving is temporary, that's good news—at least for now. But if the need for care arises from a permanent change in health status, the question immediately arises: What combination of living arrangements and caregiving is most appropriate?

It's important to pay attention to expenses from caring for an aging relative, since your savings can easily be diverted away from your own retirement account. Especially when limited dollars dictate that you'll be personally involved in a big way, begin by understanding that you're likely to be in a marathon, not a 100-yard dash. Hard as it might be, accept the fact that *you*, as well as your parent, have entered a new phase of life.

Meanwhile, no reminder is necessary that your other life responsibilities (e.g., to your job, spouse, and children) have not disappeared. So accept, too, that you will be of no help to anyone unless you can maintain your own health and sanity through adequate rest, nutrition, exercise, and even a little recreation. Don't feel guilty about being concerned about yourself; it's in the interest of *everyone* involved.

In many situations, folks unnecessarily feel that they're personally responsible for everything. If others are available, try to get as much of the family involved as possible from the start. Don't make it easy for your siblings, for example, to shirk bearing a fair portion of the load. Remember the proverb "Many hands make light work." Asking for the input of others also helps to avoid family tension and the snide question, "Who made you the boss?"

First steps

For those who have put it off, basic legal decisions need to be made and implemented immediately, assuming that your parent is still mentally competent to sign legal documents. He or she needs a will, of course. But there are also two other documents that are actually far more important while one is still alive:

1. An advance medical directive expresses end-of-life medical choices and names a healthcare decision-maker. These documents go by various names among the states, including the "living will" and "health care power of attorney." Sometimes they are combined into a single document. The health care decision-maker should be specifically authorized to receive the senior's medical information by means of a release from HIPAA, the federal medical privacy law.
2. A durable power of attorney for financial matters allows a trusted friend or member of the family (the "agent") to handle the parent's finances, avoiding the need for burdensome guardianship proceedings in court.

Seniors should be aware, however, that this grant of authority can be abused and their resources looted. The choice of agent, therefore, should not be made lightly; naming an unstable child, for example, as a co-agent or as an alternate is a big mistake.

If your parent is not competent to sign a medical directive or power of attorney, then someone will, indeed, have to go to court to become guardian. This process is time-consuming, so be forewarned. Avoid the need for guardianship if at all possible.

Second steps

Gather information. Begin with contact information on your parent's medical providers and health insurance details, including copies of the policies and ID cards. Make a list of all your parent's medications (including over-the-counter drugs and supplements) and compile a complete health history, especially the results of any recent tests. This list will be good to have for anyone who accompanies the parent to his or her medical appointments.

With this information in hand, where you go from here will depend on your parent's medical status, financial resources, personal preferences, relationships with potential caregivers, and the distance to needed services, among other things.

Become familiar with community resources. Many communities have public senior centers. You'll also want to learn about local adult daycare services, home health agencies, meal delivery, and transportation options. Increasingly across the nation, 211 is becoming the telephone number to call for information and referral regarding community resources.

Always keep in mind that your role as a caregiver is to help your parent maintain as much control over his or her life as the circumstances allow. This means standing back and allowing your parent to make independent decisions, unless doing so would be harmful. In that regard, no issue is likely to be as contentious as driving.

Taking away the keys

Your parent will likely get defensive or angry when his or her ability to drive safely is questioned. If at all possible, include your parent in the decision-making process; making the decision to stop driving on their own allows parents to retain far more dignity than having their children take away the keys.

The challenge, therefore, is to convince your parent that he or she is indeed impaired. Often this just won't be possible, but sometimes a discussion based on objective observations can convince an elderly person that it really is better not to drive. After all, everyone will agree how horrible it would be to hurt someone else on the road.

Here are a few things to watch for and, in the right situation, point out to your parent:

- Night vision problems—difficulty with the glare of oncoming headlights.
- Driving either too fast or too slowly.
- Having to ask passengers to help check if it is clear to pull out or turn.
- Responding slowly (or not at all) to pedestrians, other vehicles, stop signs, and lights.

Reach out for help

You aren't the first person to be in this situation. Talk to anyone who has experienced caring for an elder—they're bound to know plenty. In doing so, you'll build a fund of knowledge about how to proceed and what to expect.

The following Web sites may also be of help to you:

- Benefits CheckUp (benefitscheckup.org) is the Web site created by the National Council on the Aging. For free, you can easily find out which benefits your parent qualifies for, and how to get them.
- HealthAtoZ.com provides a free drug interaction guide.
- The official Medicare Web site (Medicare.gov) provides a variety of useful information. The sections entitled "Medicare & You" and "Long Term Care," including the Long Term Care Planning Tool, are especially helpful. (Caveat: the information is great, but contrary to widespread belief, Medicare DOES NOT provide true long-term care.)
- A good, personalized nursing home needs assessment survey is found at nursinghomeinfo.com. While its primary focus is nursing home patients, it is also useful in determining when the needs of a loved one can best be met in an assisted living facility.
- A companion Web site, assistedlivinginfo.com, offers a guide to selecting an assisted living facility, retirement community, or other personal care facility, based on a senior's needs, anywhere in the country.
- The Care Interpreter™ (v2.tlchoices.com) is another free decision-making resource that allows you to find the best living options for a parent, based on specific personal and health needs. The user is asked a few questions regarding the senior's finances, health, memory impairment, and other considerations. A report is generated outlining the different assisted care settings (including care at home) that are appropriate to the senior's specific needs and situation.

© 2007 Employee Benefit News and SourceMedia Inc.

All Rights reserved. Use, duplication, or sale of this service, or data contained herein, is strictly prohibited.