Finding & Funding Respite Care

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Patient Advocate * Public Speaker

Aging in America: Navigating Our Healthcare System
www.agingguidebook1.com

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Karyn Rizzo, owner of ELITE Marketing & Consulting has over 20 years working in the healthcare industry.

Her work in Physician Administration, Assisted Living and Skilled Nursing Centers created a unique expertise in connecting patients with available resources programs. She now offers a practical resource guide, “Aging in America Navigating our Healthcare System” Expanded Edition, and the Aging In America Care App to assist Older Adults and Caregivers.

This book is written with insider information on the “BUSINESS” of Aging in America. This unique Resource Tool is helping Older Adults and Caregivers nationwide understand ways to afford and access quality healthcare providers.

Member, Better Living for Seniors Pinellas/Pasco (BLS)
Member, Bay Area Senior Education Services (BASES)
Contributor, The Myositis Association Newsletter (TMA)
PR Chair, Advisory Council Member, Retired Senior Volunteer Program (RSVP)

www.agingguidebook1.com
RESPITE CARE

WHAT IS RESPITE CARE?

Definition: “temporary institutional care of a dependent elderly, ill, or handicapped person, providing relief for their usual caregivers.”
WHY IS RESPITE RELIEF NEEDED?

Caregiver Tip

An empty lantern provides no light.
Self care is the fuel that allows your light to shine brightly.

~ PiperLarson.com

Healthier Caregivers Have Healthier Patients!
REASONS WHY RESPITE IS NEEDED

* Avoiding Caregiver Burnout
* Resting and Recharging
* Life, Work, Balance
* Healthy Caregivers have Healthier Patients
* Encouraging Independence
* Overall Quality of Life
* Avoiding Isolation Factor
WHERE TO BEGIN

START WHERE YOU ARE.
USE WHAT YOU HAVE.
DO WHAT YOU CAN.
- Indian proverb

I WILL HOLD MYSELF
TO A STANDARD OF
GRACE
NOT PERFECTION.
“If you need any help, Call me”

- Make a realistic list
- Be Specific about what is needed
- Encourage visitors
- Create a variety of Breaks (Social, Educational, Physical, Spiritual)
- Say “Yes Please”
- They need a Break Also!
- Connect with an active support system
WHERE TO FIND HELP

- Family Members
- Friends
- Church Groups
- Volunteers (Students in Health Programs)
- Assisted Living Facility Respite Programs
- Day Care Respite Programs
- Nationwide Respite Coalition
ONLINE TOOLS

Online Support Groups
Websites
Cell Phone Apps

www.ecarediary.com
www.thecaregiverspace.org
# Respite Choices

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[www.senior-care-resources.com](http://www.senior-care-resources.com)
FINDING QUALITY RESOURCES

In-home respite

Informal family support and relief
Online caregiver communities and video workshops
Volunteer or paid companionship
Personal care or skilled health assistance

Out-of-home respite

Adult day programs
Residential Respite care
Caregiver support groups
Who Pays for Respite / LTC?

Long-Term Care Financing, 2010

- Medicaid: 40%
- Medicare Post-Acute: 23%
- Out-of-Pocket: 22%
- Private Insurance: 9%
- Other Private: 3%
- Other Public: 3%
NATIONAL ORGANIZATIONS

- Care.com [www.care.com](http://www.care.com)
- Alzheimer’s Association [www.alz.org](http://www.alz.org)
- American Association of People with Disabilities [www.aapd.com](http://www.aapd.com)
- ARCH National Respite Network [www.archrespite.org](http://www.archrespite.org)
- Family Caregiver Alliance ([www.caregiver.org](http://www.caregiver.org))
- Hospice Foundation of America [www.hospicefoundation.org](http://www.hospicefoundation.org)
MORE NATIONAL ORGANIZATIONS

- NATIONAL DAY SERVICES ASSOCIATION [www.nadsa.org](http://www.nadsa.org)
- MENTAL HEALTH AMERICA [www.nmha.org](http://www.nmha.org)
- NATIONAL ALLIANCE FOR CAREGIVING [www.caregiving.org](http://www.caregiving.org)
CREATIVE RESPITE RESOURCES

- PRIVATE DUTY HOME CARE (Specials & Discounts)
- MEDICARE “SKILLED” HOME CARE (PT/OT/ST/Wound Care)
- ASSISTED LIVING CENTER “RESPITE STAYS” (Short Term)
- ADULT DAY CARE CENTERS (Full or ½ Days)
- COMMUNITY CENTERS (Senior centers, Churches)
- OUTPATIENT THERAPY CENTERS (skilled nursing)
- HOSPITAL STAY (Last Resort)
COUPONS & SPECIALS

Get 2 Hours of Quality In-Home Care for *FREE!

GRAND VILLA
Senior Living Community
Looks like home. Feels like family.
ORIGINAL MEDICARE vs. A MEDICARE ADVANTAGE PLAN

WHEN THEY ARE HELPFUL & WHEN THEY ARE NOT
• PHYSICAL THERAPY – GAIT TRAINING (4x per year)
• OCCUPATIONAL THERAPY (Safety Awareness)
• OUTPATIENT PHYSICAL, OCCUPATIONAL & SPEECH TX
• WOUND CARE & LYMPHATIC DRAINAGE THERAPIES
• PSYCHIATRIC NURSE EVALUATIONS (DEPRESSION)
• SOCIAL WORKER CONSULTATIONS
PRIMARY CARE PHYSICIAN (PCP)

Independent PCP

* Accepts Most/All Insurance Companies
* Orders Any/All Medications Patients Need
* Orders Any/All Diagnostic Testing Needed
* Orders Any/All Home Care Services Needed
* Orders Any/All Medical Equipment Needed
* Orders Any/All Surgeries & Procedures

“Full Risk” HMO - PCP

* Restricted to Certain Insurance / Medicare Advantage Plans
* Checks with a Formulary from Insurance Company
* Requires Insurance Authorization for all Diagnostic Testing, Home Care, DME, and Surgeries & Procedures
WHEN MEDICARE ADVANTAGE PLANS ARE NOT ADVANTAGEOUS

- Chronic or Serious Disease Requiring Ongoing Medical Management
- Anyone on Disability for a Chronic Illness
- On more than three (3) Medications for a Chronic Illness
- Risk of an upcoming Hospital or Rehab Stay
- May have Costly Co-payments during an “Unplanned Event”
- May not Authorize needed Medications, Treatments or Therapies
MEDICAID RESPITE PROGRAMS

- [www.medicaid.org](http://www.medicaid.org) Easy Application Process
- Household Income & Asset Requirements
- Some States offer Adult Day Care & Respite Home Care
- Some States allow Assets into a “Personal Needs Trust” to Qualify for Medicaid Benefits
- Disabled & Elderly may also qualify for lower utility fees & food stamps
- Prescription costs covered at no charge
- Medicare Part B Premiums & Co-Pays paid (Qualified Medicare Beneficiary)
PAYS FOR PRIVATE DUTY HOME CARE & ASSISTED LIVING CENTERS
IS AN ENTITLED BENEFIT PAYING UP TO $2120 per month
HAVE SERVED DURING A WARTIME “BOOTS ON THE GROUND”
DOES NOT AFFECT CURRENT VA PENSION OR SOCIAL SECURITY INCOME ($80,000 Asset Limit)
APPLY THROUGH LOCAL VETERAN SERVICE OFFICERS

WWW.VA.GOV
* Care Managers assist in Transitions (RN or Social Worker)
* Can make Care Resource Referrals
* Work Closely with Elder Law Attorneys
* Elder Law Attorneys for Asset Protection & VA Applications
* Nat. Assoc. Professional Geriatric Care Managers (www.aginglifecare.org)
* National Academy Elder Law Attorneys (www.naela.org)
AN HOUR TO MYSELF PLEASE

GIVE YOURSELF A BREAK
Caregiver Moment #12

Arguing for 30 minutes to get your loved one to wear matching socks...

Then realizing you went out with your own shirt on backwards.

“It is so important as a caregiver not to become so enmeshed in the role that you lose yourself. It’s neither good for you nor your loved one.”

- Dana Reeve
Tips for Caregivers

1. Do something you enjoy. Get a latte. Take a bath. Phone a friend.
2. Communicate. Reach out to your support system and let them know how they can help. Let the one you’re caring for know about the plans made.
3. Get outside. Actually going outdoors, and getting some fresh air, may work wonders.
4. Do some physical activity. I know some of you may be thinking you don’t have time for that, but you will have more energy as caregiver if you do.
5. Take them regularly. And I’m talking like, every day. Even for a few minutes.
6. Call in for re-enforcement! Call a family member or a friend to ease your mind (and that guilt!) while you are ‘off duty.’

7. Plan ahead. Some feel better actually scheduling breaks or certain activities into their schedule. That way everyone is aware and you can work around them.

8. Indulge. Get your hair or your nails done. Buy a new sweater. Go out for dessert. You deserve to treat yourself every once in a while.

9. Breaks before burnout. Get familiar with the signs that burnout may be coming on, and take a proper break and rest before it does.

10. Realize you are not superman/superwoman. No one can be all things to all people all of the time.
“God has enough grace to solve every dilemma you face, wipe every tear you cry, and answer every question you ask.”
– Max Lucado

CAREGIVER TIP #135

“Everything will be okay. Just take a deep breath, smile and touch your loved one.”
– Cyndy M.
CARING STRENGTHENS YOUR IMMUNE SYSTEM

Research:
University of Michigan study of 400 elderly couples over a 5 year period.

Kinder people live an average of 9 years longer than others.
Helping Caregivers Navigate around the “BUSINESS” of Aging in America

“Knowledge is the Point!”

$20 each

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