

# Eldercare Planning: Steps To Take Now Before A Health Crisis

POSTED: 6:13 pm EST February 26, 2007

UPDATED: 10:27 pm EST February 26, 2007

Although much of life is unpredictable, most of us work hard to prepare for what might happen. We install smoke alarms, click seat belts and stock up on cough syrup...because you never know.

The same sense of cautious anticipation characterizes the ablest caregivers. Applying common sense and foresight, those who look out for the elderly can plan for some of the crises that are common in old age.

**As experienced geriatric care managers**, we are frequently called in as alarm bells are ringing. Time and again, we wish clients caring for the aged had recognized the likelihood of certain events and prepared for them to the best of their ability. Even making on-the-spot decisions, we've found, is less stressful when the way is paved with research.

The secret to successful caregiving comes down to organization and planning. To prevent some emergencies and reduce the shock of others, imagine what might happen—and be ready. All-too-common scenarios...

## **REHAB OPTIONS**

Mom, age 92, trips on the front steps and breaks her hip. At the end of her brief hospital stay, a hospital social worker advises a transfer to a rehab center—tomorrow—and hands you a long list of such places. You know which one to choose. Luckily, you are prepared because you knew for years that Mom was probably heading for a broken bone thanks to her osteoporosis, arthritis, reluctance to wear her eyeglasses, impaired sense of balance and dizziness from a certain medication. You read that falls cause 90% of hip fractures, mostly at age 75 and up—which decreases life expectancy by 10% to 15% and negatively affects overall quality of life.

You knew that if Mom fell, she would need to stay at a rehabilitation facility. Therefore, you researched rehab institutions near her home. When the unfortunate event actually happened, you quickly consulted your notes and gave the social worker your first choice. In contrast, the overwhelmed adult daughter of the woman sharing Mom's hospital room had to start from scratch with a similar assignment—fast.

## **SIGNING A CONSENT FORM**

Dad isn't able to make his own medical decisions anymore. His doctor asks you to sign a consent form for a new medical treatment. You ask, "Is there time to get a second opinion?"

You knew to ask this because you had educated yourself about his illness and had never heard of that form of therapy—so you suspect that it is new.

Learning about an elderly parent's or spouse's medical conditions—including cause, treatments and new therapies—has never been easier thanks to the Internet...disease-

related associations dedicated to dispensing accurate information...and health books written in clear language. By familiarizing yourself with heart disease, rheumatoid arthritis or whatever ails Mom or Dad, you can make well-informed decisions should the need arise. You can also watch for signs of potential problems and seek help before they explode into disaster.

Smart: Accompany whomever you are watching out for to a doctor's appointment. Ask the doctor to recommend or provide reading material as background for you. Make your concerns clear. And give the doctor's office your contact information—in case a medical situation arises for which an important decision is required or to inform you about a new development in your aged relative's condition.

### **SUPPORT NETWORKS**

You manage business and health affairs for Aunt Grace, age 86. You understand Grace's finances and have obtained power of attorney that allows you to act on her behalf. Grace will soon leave the hospital after a sudden illness. Your large family and her many friends must be notified that she will need either temporary full-time care at home or placement in a nursing home. You're ready for the avalanche of calls and questions. Last year, you wisely set up a telephone and E-mail tree of family and friends for sharing information quickly without being overwhelmed by queries made directly to you. This support network helps you find people to pitch in during Grace's recovery and update interested parties quickly. Power of attorney grants you immediate access to Grace's assets to fund her care.

### **ENLISTING COOPERATION**

To handle all of the details involved in caregiving, you'll need crucial information about your aged relative's affairs. Yet while some infirm people might welcome the intervention you propose, others fear a loss of independence or resent a perceived invasion of privacy. To determine what to ask, list exactly what you know and don't know about the person's medical, financial and social situation and how he/she spends the day. Observe him in the course of ordinary activities, such as at a restaurant, doctor's appointment and family functions. Does he seem well groomed and well nourished? Who are his friends? Is the person managing as well as he did six months, a year and five years ago? If your intervention seems warranted, citing specific examples may help you break the communication barrier.

If information you need isn't forthcoming, be gentle but persistent. Explain that you're being realistic, practical and loving in caring about the future, and that giving you the facts will make you far more useful in an emergency.

### **TO SAVE TIME, MAKE TIME**

"I'm a busy person with my own life and family," you say. "How am I supposed to handle all that I have to do to care for this person?" Answer: You will do it gradually and at your convenience if you work in advance...or suddenly and stressfully if you don't. A geriatric care manager can help you identify issues to address. Ask around for the name of an eldercare attorney, whose services you may need without much notice, and make an appointment to discuss these issues.

Don't do everything at once. Take half an hour here, an hour there to compile information you'll probably need later. Use a looseleaf notebook divided by such categories as "medical," "support system" and "emergency contacts," and keep filling it. If you anticipate what's likely to happen and act on it now, you and the elderly person you're responsible for will reap the rewards.

#### **CAREGIVER EMERGENCY KIT**

If there's a person you may have to take care of—or already are taking care of—complete any part of the list below that you can. Having the information before an emergency strikes will give you a head start in decision making. Personal basics: Social Security number (original card or a photocopy)...keys (home, car).

Health information: Photocopy of Medicare card...copy of Medigap policy or policy number and agent contact information...list of current diagnoses...up-to-date list of current medications with dosage schedule...primary care physician and specialists with phone numbers and which conditions they are treating.

Legal documents: Living will (which documents whether the person wants extraordinary measures taken in a medical emergency)...power of attorney for medical and/or financial decisions.

Financial information: Cosigning power for bank and brokerage accounts and safe-deposit box. Savings accounts, investments, stock broker, loans, pension, etc.

**CALL GENERATIONS, ALL ABOUT ELDERS, TO ASSIST YOU IN  
PREPLANNING AS WELL AS CRISIS INTERVENTION. WE ARE HERE TO  
HELP!**

**Susan Lewin, LICSW, CMC  
Esther W. Rothkopf, MS, CMC  
Principals,  
Generations, LLC  
529 Boylston Street  
Brookline, MA 02445  
617 739 1639**