



Employee NEWSLETTER

Employee Assistance Program
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Understanding the Complexities of Eldercare for Your Loved One

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While so much attention has been paid to families juggling their responsibilities of childcare during the COVID-19 pandemic, very little attention has been paid to the over 40 million unpaid caregivers of adults ages 65 and older in the United States. Among these caregivers almost half are supporting their own children while caring for their aging parents and nearly half of all caregivers who provide help for older adults do so for someone with Alzheimer's or other dementias.

Managing the day to day caregiving tasks, financial decisions, and legal requirements can be overwhelming and result in caregiver burnout, insomnia, anxiety, isolation, and depression. First Choice Health EAP program is here to help provide support and ease the burden to its members navigating their work, home, and caregiving responsibilities during this time of limited resources.

Expert Guidance Available from Your EAP

The reality is that many Americans spend more time caring for their parents than their own children. In one in four households there is someone caring for an elderly person or a friend. Finding quality eldercare for family member

where everyone can feel comfortable and have peace of mind is very important. However, deciding what level of care your parent requires to remain safe, and locating the right eldercare service or facility isn't always easy. Investigating options with friends, doctors, community, state, and national organizations can yield great information. It can also be very time consuming and overwhelming. Your EAP program has many resources available to you as you negotiate the complexities of eldercare for your loved one.

The EAP program is staffed with expert eldercare counselors who will work with you, save you time, and be your resource for decisions related to in-home care, technological aides, respite, senior centers, adult daycare, transportation, or meal preparation. If a higher level of care is needed they can help you locate assisted living arrangements, retirement communities, and nursing homes.

Our counselors can also help you navigate the confusing regulations regarding the eligibility requirements for Medicare and Medicaid benefits and Long Term Care Insurance options. Additionally, there are a wealth of resources and information available on www.firstchoiceEAP.com.

Financial Considerations

With the average annual cost of assisted living in Washington State at \$55,500 and the average monthly cost of in-home care at \$5,815, it's critical to start the financial planning process early before care is needed for a loved one. Many parents face a weighty triangle of expenses in middle age – college tuition for the kids, eldercare costs for parents and other relatives, and of course, the responsibility of saving for retirement.

Understanding how Medicare and Medicaid, Medicare supplemental plans, and other sources of income can

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pay for your loved one's living and medical expenses can be daunting. Our financial program offers expert advice and referrals to top-rated financial professionals, including a free 30 minute financial consultation and a free 30 minute income tax planning consultation.

Legal Considerations

As seniors age and become more vulnerable, they can be taken advantage of, which is why legal planning is necessary. Before an elderly person is incapacitated due to cognitive impairment or another disability, it is important for an individual, usually a trusted family member or friend, to be designated as the durable power of attorney (DPOA). This will allow the DPOA to make important medical decisions when the incapacitated person can no longer make decisions for themselves. A DPOA with access to finances can assure that medical expenses will be paid.

Other considerations are the establishment of a living will, guardianship, advanced health directives, and estate planning, all of which can be accessed through our EAP legal assistance program. As an employee of your organization, you have access to a free 30 minute legal consultation, either face-to-face or by telephone. Should you decide to retain the attorney for ongoing services, you will receive a 25% reduction in the attorney's normal hourly fees.

Selling a Parent's Home

When a parent becomes incapacitated due to a decline in their mental and/or physical condition, it may be necessary to sell their home so they can move into a nursing home, assisted living facility, adult family home, or move in with you. The EAP includes a special home ownership benefit that can provide you with financial education, access to significant savings when selling your parent's home, or remodeling your own home to accommodate your parent. The EAP homeownership program provides access to non-commissioned advisors who can guide you at every step of your journey. As an employee of your organization, you are eligible for special homeownership benefits not available to the general public.

Stress Management and Your Health

Caring for an elderly parent while juggling work and family responsibilities can feel overwhelming. Within the context of the COVID-19 pandemic and domestic unrest, it

may be even more so. Caregivers are known for forgetting to take care of themselves while focusing attention on the needs of their elderly family members. If you are a caregiver, watch out for these signs of caregiver stress:

- Feeling overwhelmed or constantly worried
- Feeling tired often
- Getting too much sleep or not enough sleep
- Gaining or losing weight
- Becoming easily irritated or angry
- Losing interest in activities you used to enjoy
- Feeling sad
- Having frequent headaches, bodily pain or other physical problems
- Abusing alcohol or drugs, including prescription medications

The emotional and physical demands involved with caregiving can strain even the most resilient person. That's why it's so important to take advantage of the many resources and tools available to help you provide care for your loved one, as well as your own self-care. Remember, if you don't take care of yourself, you won't be able to care for anyone else.

If your elderly parent is living with you under the same roof, self-care, establishing clear boundaries, and expectations with your loved one while you work from home will be necessary. Commit to getting adequate nutrition, fluids, and exercise. Reaching out for support from friends, family, or mental health professionals is encouraged. Joining an online caregiver support group is always a good idea to counter feelings of isolation. Hiring a paid caregiver to provide support to your parents while you work should also be considered. And see your doctor regularly.

Don't hesitate to communicate with your coworkers and manager. While it is common to discuss our children at work, all too often employees keep their caregiving responsibilities for their aging or ill parents to themselves. You cannot assume that your supervisor or colleagues understands your situation and your daily disruptions, especially if your parent suffers from cognitive impairment.

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Contact Your EAP for Support

Please know that you are not alone. Your EAP is available 24/7 to provide professional support when you need someone to talk to, request a referral for free EAP counseling sessions or seek additional services to help ease your burden as a caregiver. Contact us by phone at (800) 777-4114 or at www.firstchoiceEAP.com using your organization's unique username.

Additional Resources**NATIONAL:**

- The [National Council on Aging](#) maintains a comprehensive set of [COVID-19 resources for older adults and caregivers](#). It covers topics ranging from staying healthy and avoiding COVID related scams to accessing benefits and public health guidance.
- The [Centers for Disease Control](#) has created a form to help older adults and their caregivers [develop a care plan](#) that summarizes current health conditions, medications, healthcare providers, emergency contacts, and end-of-life care options.
- The [AARP's](#) weekly [coronavirus information tele-town hall](#) includes live Q&A and provides archives of past events.

WA STATE:

- [Alzheimer's Association of Washington State](#)
- The [UW Medicine Memory and Brain Wellness Center's](#) mission is to promote the well-being of persons living with memory loss and their families, by providing exceptional care, advancing scientific understanding in the Alzheimer's Disease Research Center, and building dementia-friendly communities.
- Established in 2016, the [Dementia Action Collaborative \(DAC\)](#) is a group of public-private partners committed to preparing Washington State for the growth of the dementia population. The DAC hosts two meetings each year that are open to the public; the next meeting is September 23, 2020.

KING COUNTY, WA:

- [Community Living Connections](#) is an initiative to streamline access to programs and services that help adults facing aging and disability issues get the information and support they need to make informed decisions.

- [UW CareLink](#) connects benefits eligible employees and their family members with an elder care professional who will work to understand your unique situation, and to develop an eldercare plan and explore aging-related legal, financial, and mental health issues.
- [Aging and Disability Services for Seattle and King County](#) has developed a resource for [caregiving in the era of COVID](#).
- [UW Human Resources self-care page](#) can help you prioritize your physical, mental, and social-emotional health through COVID-19.
- [How to protect older adults at home from COVID-19](#) includes practical guidance from Public Health Seattle and King County to reduce risks for vulnerable older adults who live in multi-generational households.
- [Staying connected while staying at home](#) is a Public Health Seattle and King County guide to help older adults stay healthy without losing contact with others.

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