

CHAPTER 1

An Overview of Issues and Options to Help Your Parent Live Independently Longer



*"We have succeeded in helping people live longer.
Now we have to help them live better."*

– Anonymous

Study after study clearly suggests that seniors will be happier if they are able to age in the comfort of their own home. However, wanting to remain at home and being able to remain at home are two different stories. Many seniors fear that they will be forced to move because of the possibility of a decline in their physical or mental status or because they will no longer be able to drive. For some, their children may tell them that it is not safe for them to live alone and may encourage, or insist, that their parent move into assisted living or a nursing home.

Before anyone makes any decisions about relocation, which can be quite traumatic for your parent, read this book.

Learn about all of the options available today. From finding ways to make homes structurally safer and more senior-friendly, to learning about the latest high-tech devices, to tapping into community resources (some of which might surprise you), or hiring in-home care, you can create a mix of available options that may provide your loved one with just what she needs. Your parent will be allowed to age with compassion and grace at home and everyone will have peace of mind.

Let's compare costs

In addition to honoring the wishes of our parent, we know that keeping our parent in her home reduces the economic burden for both families and society at large. Assisted living and nursing homes are extremely expensive, and the latter often cause tremendous emotional suffering for our parent as well as for ourselves.

Be creative. With a broad range of options from which to choose, you can mix and match various services, monitoring systems, and high-tech devices, and create innovative alternative models of care that will save you money. The following cost comparisons are based on 2007 data and reflect regional differences:

- **Assisted living:** \$1,963-\$5,031 per month and a yearly national average of around **\$36,000**.
- **Nursing home:** \$128-\$300 per day or an annual cost of \$46,720-\$109,500; the national average is

between \$67,000 and \$78,000 per year. The rehab unit in the nursing home where my mother stayed cost \$270 a day or \$98,550 a year (in 2006). Medicare generally covers the first 100 days of rehab. If you have supplemental insurance, it may cover 80% of the costs after the initial 100 days. Of course, this coverage varies among providers. If your parent has long-term care insurance, some of these costs might be covered, depending on their policy.

- **An example of an innovative cost-effective model of care:**
 - Install a passive monitoring system (see Chapter 2 for a description of this “smart” system). Typically, these systems cost around \$200-\$1,000 for installation and activation plus a \$40-\$90 monthly fee.
 - Install MedSignals[®], an electronic pillbox that enhances and monitors compliance. Currently the initial setup fee is \$49 and there is a \$29/month fee with a 12-month contract.
 - Hire an in-home health care aide who can help with shopping, cleaning, laundry, running errands, picking up prescriptions, transportation, etc. If your parent needs only minimal assistance, try starting out with just 6 hours a week. The national hourly rate for a certified nursing assistant (CNA) is \$19. Contrast the cost of this model with either a nursing home or

assisted living and the savings are huge. This particular model of care will cost around **\$7,356** plus the initial one-time expense of \$249-\$1,049 for installations of the passive monitoring system and electronic pillbox. Your parent will be able to remain in her home where she will be safe and happy and you won't have to worry about her.

Cost-Saving Tips

	National Average*	Yearly Costs
Nursing home	\$67,000-\$78,000/ year*	\$46,720-\$109,500/ year (\$128-\$300/day)
Assisted living	\$36,000/year*	\$23,556-\$60,375/year (\$1,963-\$5,031/ month)
Innovative model of care		
CNA, 6 hr/week	\$19/hr.*	\$19/hr × 6 hours × 52 weeks = \$5,928
Passive monitoring	\$200-\$1,000 for installation \$40-\$90/month	\$90 × 12 months = \$1,080
MedSignals electronic pillbox	\$49 installation and \$29/month	\$29 × 12 months = \$348
		Total: \$7,356/year (plus one-time installation fees)
Annual cost savings based on mean		
	Innovative model vs. Nursing home \$65,100	
	Innovative model vs. Assisted living \$28,644	

Even if your parent needs more in-home care than presented in the model above, you will still save money by allowing her to live in the comfort of her home.

While researching this book, I read a story about a businessman, an only child and the father of six, and his elderly mother, who was widowed, blind, and diabetic. He took her to dialysis three days a week and a health care aide picked her up and helped with dinner and other chores. With just three hours a day of in-home care, his mother was able to live at home until three days before she passed away.



Using the national average of \$19/hour for a CNA, her care for one year would have cost \$20,748, about \$16,000 less than assisted living and \$52,000 less than a nursing home.

The sad reality is that for some parents, a nursing home may be the only option. As much as you and your parent would like it to be otherwise, in some cases safety might have to trump happiness. If your parent uses a walker and needs help with activities of daily life (ADLs) and no longer has the strength to get out of bed, or perhaps has already had a couple of falls, then depending on finances, your choices may be slim. And even though nursing homes are frightfully expensive, round-the-clock in-home care is even more expensive. If you find that this is your situation, please evaluate potential facilities by using the questionnaire in Appendix A

on assessing rehab facilities and by using the new federal 5-star rating system which is now available at <http://www.Medicare.gov/NHCompare>. Another helpful resource is <http://www.MemberoftheFamily.net>, which provides free reports based on government findings of 16,000 nursing homes. This site includes a National Watch List that lists nursing homes cited for numerous violations or those that have had numerous, substantiated complaints.



If your parent owns her own home and needs greater liquidity, she could explore the possibility of getting a reverse mortgage. The Web site <http://www.reversemortgage.org/> provides a calculator that will help you determine how much your parent qualifies for, and who knows, it may be enough for in-home care. Twenty-four hour live-in care costs much less than having an agency provide CNAs around the clock. Be creative. There may be someone from her church who needs a job and would like to help out, or a nursing student who may welcome free room and board plus a stipend in exchange for helping your parent.

Another factor that should be considered if you decide that your only option for your parent is either assisted living or a nursing home is the impact of “relocation stress syndrome,” also called “transfer trauma.” This is a formal diagnosis that is defined as physiologic and/or psychosocial disturbances due to being transferred from one environment to another. For some, the symptoms of relocation stress cause changes in one’s health, personality, or disposi-

tion. If your parent is pre-disposed to depression, these symptoms could be exacerbated. For others, the changes are subtle. Preparing your loved one before moving her into a residential facility may minimize the negative effects. If the transfer occurs abruptly, the consequences can be severe, resulting in grave illness or even death. And individuals who are cognitively impaired (with Alzheimer's or dementia) may experience greater difficulty in adjusting to a new environment.

When I placed my mother in rehab, she was quite vehemently opposed to going. Once there, she had a hard time adjusting. She was emotionally distressed and repeatedly asked that I take her back home. I had never seen her so agitated. I wish I had known more about relocation stress; perhaps I could have better managed her transfer. On the positive side, being in rehab made it possible for her to walk again.

The increasing costs of care with each passing year, coupled with the desire to do what is best for maintaining the well-being of our seniors, make it incumbent upon us as a society to find ways to facilitate keeping our parents at home, in an environment that is nurturing and safe. After all, this is where they want to be. With a bit of commitment, research, and ingenuity it can be done. The issues at hand include:

- Assessing what changes need to be made to the home environment to make it safer and more elder-friendly