

## Considering the Care Years

By Kate McCarthy, Director of Operations at HomeAid Health Care

Many medical advances have been made which help people enjoy a longer life span than ever before. New medications and surgical techniques enable people to live longer, yet the quality of life during those gained years remains a concern for most seniors. Health issues plus physical and mental changes due to the natural aging process require consideration and preparation. Being prepared for the Care Years calls for planning that should be done long in advance.

Most people recognize that there are two major stages that people experience when entering their senior years. There are the well-deserved, relaxed and independent years that people look forward to when retiring. Then there are years marked by changing health and increasing dependency on others. These are the Care Years. Despite the need for additional assistance, the Care Years can be a very fulfilling time in a person's life, if they are prepared.

It is a good idea to make a plan about how to manage the Care Years long before they arrive. Here are some of the issues to consider:

- Documentation issues. Be sure that all your necessary financial, legal and insurance documents are up-to-date and are in order.
- Health Plan Issues. Be sure your health plan takes into consideration the financial impact of any changing health needs.
- Medical Issues. Be sure to discuss all medications taken and their potential side effects with your health care provider. Consider being proactive about possible medical concerns long before they become a problem.
- Safety Issues. Be sure to prepare your home with necessary safety measures to prevent accidents or falls. Stylish additions and improvements can be made to the kitchen and bathroom which enable a person to remain safely at home rather than having to move into a facility.
- Cognitive Issues. Be aware of the subtle signs of Dementia and Alzheimer's disease and know where to turn to for help.
- Medical Emergency Issues. Be sure to know what to do and who to call if an emergency occurs.
- Assistance Issues. Be aware of all community and government programs available that assist with senior health issues. Also consider what additional help will be needed and where to find that assistance.
- End-of-Life issues. Be sure that there is a written Will, power of attorney has been established on your behalf and family members know your preferences.

There are a wide range of care options available for seniors once they are in their Care Years. There are home based medical and non-medical services, rehabilitation services, skilled nursing services, adult daycare services and assisted living facilities and nursing

home facilities. Each option meets specific needs of the elderly and should be considered according to the amount of care needed.

It is also wise to consider the cost of the Care Years in advance. Estimating the amount of coverage provided by your insurance carrier, Medicaid as well as what will have to be paid for privately helps when working out financial considerations for the future.

There are a lot of issues to consider with aging, but it is easier to enjoy life when you are ready for the Care Years in advance.



HomeAid Health Care  
*Helping Hands at Home*

Kate McCarthy is Director of Operations for HomeAid Health Care which provides non-medical home services for the elderly who wish to remain safe and independent at home. HomeAid is a sister company to Prairie Home Assisted Living which has served the physical, spiritual, mental and health needs of their residents since 1999. Together the two companies provide comprehensive care that meets the needs of the elderly in the Fox Valley.