



A Guide to
Adult Caregiving
Information | Advice | Support



Let's start talking about living.[®]

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Getting the Right Care

You know your loved one needs help, and you'd be happy to give it, but ... sometimes that help begins to take more and more time and energy—more than your family can possibly provide. Meal preparation, laundry and housekeeping, transportation to and from medical visits, hygiene and grooming, nursing tasks—eventually the stress can take a toll on family dynamics.

If you need help, you're not alone. Whether an older loved one lives next door or hundreds of miles away, Right at Home provides caregiving services for thousands of families across the nation. We can help you and your family, too!

Follow the simple steps in this guide to ensure that your aging parent, spouse or friend is getting the right care that he or she needs.

Step 1 Determine Whether Your Loved One Needs Assistance



It can often be hard to tell when aging is affecting a parent or other family member. Do not ignore the warning signs because small things can add up to a larger challenge incredibly fast. It might be time to seek outside help if you notice certain changes in your loved one.

Signs your loved one's needs are changing include:

- ▀ Withdrawal from social interactions or disinterest in favorable activities.
- ▀ Unusual behavior, like increased agitation, speaking loudly or little talking at all.
- ▀ Poor hygiene or nutrition.
- ▀ Signs of forgetfulness, such as piles of unopened mail, dirty or scorched cookware, or unwashed laundry.
- ▀ Mismanagement of finances, like not paying bills or making unusual purchases.

To help you better understand your loved one's limitations, use the provided **Needs Assessment Worksheet** found on page 3. Filling out the worksheet can serve as a guide to help you determine whether or not it's time to hire a professional caregiver. If it is, the worksheet can also help your caregiver begin to understand your loved one's daily needs.

Are you an adult caregiver? You're not alone.

- More than 70% of seniors will need assistance with daily living activities as they age.¹
- The number of Americans providing care for adults over age 50 increased by 7.6 million from 2015-2020, with 1 in 6 Americans now providing care to someone age 65 or older.²
- Americans caring for more than one person increased from 18% in 2015 to 24% in 2020.²
- Family caregivers reporting their own health to be fair to poor increased from 17% in 2015 to 21% in 2020.
- Someone caring for a parent has been doing so for an average of 24.4 hours a week. Nearly 1 in 4 caregivers spends 41 hours or more per week providing care.³
- It is estimated that the ratio of potential family caregivers to those over age 80 will decrease from 7:1 today to 4:1 by 2030, and to less than 3:1 by 2050.⁴
- About 70% of working adult caregivers experience work-related difficulties due to their dual roles.⁵
- 69% of working caregivers caring for a family member or friend report having to rearrange their work schedule, decrease their hours, or take an unpaid leave in order to meet their caregiving responsibilities.⁵
- Caregivers experience the loss of wages, health insurance and other job benefits, retirement savings or investments, and Social Security benefits—losses that hold serious consequences for the “career caregiver.”⁵
- 10 million caregivers age 50+ who care for their parents lose an estimated \$3 trillion in wages, pensions, retirement funds, and benefits.⁵
- Researchers have found that a person who provides care for someone with dementia is twice as likely to have depression as a person providing care for someone without dementia.⁵

MORE THAN 70%
of seniors will need assistance with daily living activities as they age.¹

¹ <https://www.hcaoa.org/home-care-by-the-numbers.html>

² <https://www.caregiving.org/caregiving-in-the-us-2020>

³ <https://www.caregiver.org/resource/caregiver-statistics-demographics>

⁴ https://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs_housing_americas_older_adults_2014_key_facts.pdf

⁵ <https://www.caregiver.org>

Needs Assessment Worksheet for Adult Caregivers

This worksheet will help you and other family members determine which types of assistance your loved one needs.

Activities of Daily Living (ADLS)			
	Needs		
	No help	Some Help	Much Help
Bathing			
Dressing			
Grooming			
Toileting			
Eating a nutritious diet			
Getting out of bed			
Getting out of a chair			
Walking			

Instrumental Activities of Daily Living (IADLS)			
	Needs		
	No help	Some Help	Much Help
Using the telephone/cellphone			
Shopping for personal items			
Transportation			
Managing money			
Doing laundry			
Light housework			
Preparing meals			

Conditions/Functional Status							
How do the following affect the person's ability to function?							
	Effect				Effect		
	None	Some	Major		None	Some	Major
Hearing				Strength			
Vision				Energy			
Perception				Bladder/bowel control			
Orientation				Arthritis			
Thinking				Hypertension			
Memory				Heart disease			
Decision-making				Diabetes			
Judgment				Physical deformity			
Physical dexterity				Depression			
Balance							

Environmental Safety Which barriers can be removed or changed?			
	Limitation	No problem	Needs changed
Neighborhood	Safety		
	Convenience		
	Friends or relatives nearby		
Living Quarters	Age of dwelling		
	Roof in good repair		
	Windows in good repair		
	Siding in good condition		
	Looks cared for		
	Security and safety		
	Deadbolt locks on outside doors		
	Peephole in front door		
	Window bars or locks		
	Visible from road (no large trees or bushes block view)		
	Smoke alarms installed, tested		
	Outside tripping hazards such as uneven sidewalks		
Stairs	Handrails on both sides		
	In good repair and nonskid surface		
	No loose handrails		
Floors	Nonskid, level surfaces		
	Non-glare surfaces		
	No loose rugs or cords		
Furnishings	Couch and chairs easy to use		
	Tables the right height		
	Bed easy to get in and out of		
Lighting	Light switches easy to reach		
	Important areas are well-lit		
	Light diffused from windows and surfaces (no glare)		
	Passageways have night lights		
Kitchen	Lever handles on sink		
	Clean rubber mat by sink		
	Items used often are accessible		
	Storage is easy to get to		
Bathroom	Grab bars attached to studs, by toilet and tub or shower		
	Nonskid strips in tub or shower		
	Hand-held shower head		
	Nonslip bathmat or rug		

Step 2 Find Out What Care Is Right for Your Parent or Loved One



What to do when your loved one needs care? As you notice changes in your loved one, there are a few things that you can do to help them and your family as a whole:

- Arrange for a family meeting to discuss care options. Be sure to include the wishes of your loved one who needs care in the discussion. Use the “Needs Assessment Worksheet” as a guide.
- If there is a noticeable decline in thinking and reasoning in your loved one, schedule a doctor’s appointment and ask the physician to test for cognitive function. Don’t assume cognitive decline is an unavoidable part of aging. Some causes are treatable, such as interaction of medications.
- Have everyone in your family (including spouses) check with their employers to see if their companies offer any caregiver benefits.
- Ask the care agency for a care plan specifically based on your loved one’s physical needs, cognitive needs and personal goals.
- Have a family member accompany your loved one to as many medical appointments as possible. This allows them to serve as another set of eyes and ears, and become a patient advocate if necessary.
- Use Right at Home’s “RightConversations” guide as a practical resource with realistic tips and ideas for effective communication about family caregiving. You can download this free guide at www.rightathome.net/resources/guides/right-conversations.
- Use the **Home Safety Checklist** on the following page.



Home Safety Checklist for Adult Caregivers

Use this checklist to make sure that your loved one's routine is as beneficial as possible and that their home doesn't pose health or safety hazards. By going through the checklist, you can significantly reduce harm that may come to a family member as you decide on your approach to care.

General

- Find someone to check on the individual daily.
- Schedule vision and hearing checks.
- Discuss medications with the physician to determine effects on balance.
- Establish light exercise routines.

All Rooms

- No loose carpeting or rugs without nonslip backing.
- Traffic areas free of furniture and clutter.
- Electrical cords and other wires taped against walls and out of traffic areas.
- Bright lighting with switches and functioning bulbs.
- Telephones placed lower so they can be reached from the floor in case of a fall.

Bedrooms

- Bedside table with non-tip lamp and room for eyeglasses.
- Clear traffic area from bedroom to bathroom.
- Comfortable, sturdy chair to aid in dressing.

Stairs and Inclines

- Keep free of items.
- Plenty of room to move at top and bottom.
- No loose carpeting or edges to catch on.
- Handrails securely attached and at proper height for user.
- Proper lighting on all steps; switches at top and bottom of stairs.

Kitchen

- Items placed where they can be reached without use of a stool.
- Area to sit during food preparation.
- Flooring free of cracks, splits or upturned edges.
- Add firm foam pads to chair and sofa seats.

Bathroom

- Grab bars near tub, shower and toilet located and mounted properly.
- Nonslip surfaces in tub or shower.
- Rugs or bathmats with nonslip backing on floor.
- Shower/tub bench or seat.
- Install night lights as needed.

Step 3 Get Help If You Need It



Trust Right at Home to be your care partner. You deserve a care partner that understands the aging journey and can help navigate the road ahead. If you determine that you need outside help, our professional care teams will create a custom plan of care to fit the needs of you and your family. Whether it is 24-hour care or popping in a few times a week to help with meals and light housekeeping, we will be there for you.

Our Custom Care Process

To ensure your experience is as unique as you are, we've developed a five-step approach to creating a plan of care. Each step is focused on you, your family and your requirements.

Develop a Client Care Profile

We start by gathering information and asking questions to get a better understanding of your wishes. We'll arrange for an in-home visit to perform a basic needs and environment assessment so we can ensure all your needs are met.

Create a Person-Centered Plan of Care

Next, we craft a person-centered plan of care that is tailored to you and your family, based on your loved ones health, history, routines and preferences. This is used to create support activities that will provide the most benefit and peace of mind. We will review the plan of care with you in detail and modify it as you see fit.

Identify the Best Caregiver or Health Care Professional for You

Allowing someone in your home is a big step, and we are honored and grateful that you put your trust in us. So, it's important that we make the perfect caregiver or skilled nurse match. We consider numerous factors such as interests, personalities, and in-home support services needed. All caregivers and health care professionals are screened, including background and reference checks. They are also bonded/insured. Of course, your comfort matters the most. If you ever have any concerns, we will work to find you a new caregiver.

Deliver Extraordinary Care

We believe every interaction with Right at Home should be extraordinary. Right at Home's caregivers live our mission and strive to improve the quality of life for those they serve each day. They understand that social connections and personal interactions are key to living a happy life. That's why they provide more than just quality care—they provide extraordinary experiences.

Provide Ongoing Support

Right at Home caregivers keep detailed notes so you know exactly what happened each time they provided service. Supervisory staff also make periodic visits to your loved one's home to ensure things are going well. And, because your care team is trained to notice and report changes in health or condition, we can quickly adjust care if needed.

Special Care Situations

Caring for a loved one who has special needs due to an illness or injury can be overwhelming, which makes Right at Home perfect for respite, full-time or part-time care. Our caring, compassionate and trained caregivers accommodate numerous special physical and mental situations.* You can rest assured that we will deliver the care that's required, when it's required. And, our unique process means your loved one will receive a customized care regimen that takes their special needs, personal goals and environment into account. Some of the most common special care situations are listed below:

Alzheimer's disease and other dementia types

Most people with Alzheimer's disease or another type of dementia—particularly those in the early and middle stages of the illness—can be cared for at home. In fact, more than half of all people with Alzheimer's continue to live in home settings. Right at Home's services that are offered to those who have a form of dementia include:



- ▶ Continuity of daily routines and schedule.
- ▶ Freedom to move about in a familiar, unrestricted space.
- ▶ Minimization of stress that can aggravate symptoms.
- ▶ Daily orientation to time, place and people.

Osteoarthritis

The inability to perform simple, daily tasks with ease can lead to frustration and depression. But in most cases, people with osteoarthritis can lead full, active lives by properly managing the condition. Right at Home can help alleviate some of the pressures of daily living by offering:



- ▶ Light housekeeping & laundry.
- ▶ Meal preparation.
- ▶ Shopping.
- ▶ Recreational activities assistance.

Hypertension/stroke recovery

Lifestyle changes are the best strategy for preventing or controlling high blood pressure. For older adults, this often means a combination of light exercise and medication. Right at Home can prepare a customized hypertension program to promote a healthier lifestyle, including:



- ▶ Reminders and encouragement to follow through with a light exercise schedule developed by the health care provider.
- ▶ Shopping and running errands.
- ▶ Healthy meal planning and preparation.
- ▶ Medication reminders, monitoring, and everyday health reminders.

**Not all services are available in every location.
For a full list of available services in your area, check with your local Right at Home office.*

Diabetes

If your loved one is one of the more than 24 million Americans over age 65 who has diabetes, Right at Home can help manage the disease through:



- ▶ Education about what affects blood glucose levels.
- ▶ Shopping and running errands.
- ▶ Everyday health and medication reminders.
- ▶ Healthy meal planning and preparation (diabetic-friendly).
- ▶ Reminders and encouragement to perform light exercise.

Heart disease

Right at Home has extensive experience in helping prevent and manage heart disease. We can customize a program for your loved one that includes:



- ▶ Developing/implementing a heart-healthy diet.
- ▶ Shopping and errands.
- ▶ Help with daily activities.
- ▶ Everyday health reminders.
- ▶ Reminders and encouragement to complete health care provider-prescribed and/or recommended exercises.

Neuromuscular diseases and disorders

Neuromuscular conditions are complex because they can affect both physical and mental abilities/health. Regardless of the particular disease/disorder or the extent of its progression, Right at Home caregivers can help by offering:



- ▶ Safety supervision.
- ▶ Assistance with daily activities.
- ▶ Assistance with getting ready for an outing.
- ▶ Everyday health and medication reminders.
- ▶ Light housekeeping and laundry.
- ▶ Cognitive stimulation.
- ▶ Encouragement of health care provider-recommended exercise.

Cancer recovery

Many cancer patients feel more comfortable receiving care at home so they are not separated from family, friends and familiar surroundings. However, cancer is a condition that can change relationships and require families to address new issues. Right at Home caregivers are trained to provide:



- ▶ Emotional support
- ▶ Medication reminders and other daily health reminders.
- ▶ Light housekeeping and laundry
- ▶ Healthy meal planning and preparation.
- ▶ Transportation to and from medical appointments.

Hospice/palliative support

Whether you and your family are simply trying to relieve someone's pain during a serious illness or you are providing end-of-life care, the situation can produce a lot of stress for family members. Caregivers are trained to provide:



- ▶ Respite care to provide family with needed breaks.
- ▶ Meal planning and preparation.
- ▶ Light housekeeping and laundry.
- ▶ Ongoing emotional support when hospice workers can't be there.

Mental health disorders

Regardless of age or physical ability, some people who have mental health disorders become homebound during their recovery. Anxiety, post-traumatic stress disorder (PTSD) and depression can all easily affect entire families, not just those who have received a diagnosis. Caregivers are trained to provide:



- ▶ Safety supervision.
- ▶ Socialization.
- ▶ Everyday health and medication reminders.
- ▶ Respite for Family caregivers.
- ▶ Continuity of Daily Routines and schedules.

Traumatic brain injury

Families sometimes find themselves dealing with the unexpected effects of a loved one's sudden brain injury. These traumas can be minor and take time to heal, or major and be a lifetime injury. Right at Home caregivers can provide:



- ▶ Continuity of daily routines and schedules.
- ▶ Medication reminders, monitoring, and everyday health reminders.
- ▶ Light housekeeping and laundry.
- ▶ Mobility assistance.
- ▶ Hygiene and bathing assistance.
- ▶ Feeding assistance.
- ▶ Respite for family caregivers.

Paraplegia/quadriplegia

Disabilities (whether from birth or due to an accident or illness) can have a lifetime impact upon those who are affected by the disability as well as their family caregivers. The burden of caregiving in these situations is typically overwhelming, and outside assistance is essential.

Our caregivers can provide support to the family members in the form of respite care, as well as help someone adjust to a new living situation directly after a spinal cord injury. They can also help with many instrumental activities of daily living.



- ▶ Respite care to support family caregivers.
- ▶ Emotional support and socialization.
- ▶ Mobility assistance.
- ▶ Feeding assistance.

Powers of Attorney

Terms and formats differ from state to state, but there are typically two types of powers of attorney. One is for managing finances and the other for managing health care.

Health Care Power of Attorney

Health care power of attorney (POA) becomes active only when an individual is so ill that he or she cannot make or communicate a health care decision to his or her physicians. For example, if someone goes into a coma, that person's agent has power of attorney to make medical decisions for that person. Likewise, if a person develops dementia, which impairs the person's understanding and judgment, a power of attorney would be consulted for medical decisions.

Family members are not given powers of attorney by default. Most state laws are vague about who is permitted to make medical decisions for another person. A valid power of attorney clarifies the decision-maker for health care providers. Moreover, when issues such as life support or terminal illness are involved, clarification becomes incredibly important. More than one agent can be named as POA. Typically in these cases, an order is assigned to the agents to determine who's contacted and when.

Financial Power of Attorney

Financial power of attorney allows a person to nominate a person (or persons) to manage legal and/or financial matters. Once a power of attorney is executed, both the person and his or her agent have access to the person's finances. They share authority to manage the finances, but the person retains ownership of the assets.

To nominate agents for financial powers of attorney, you can often use simple, state-approved "short forms," or a person may state in lengthy text the exact powers being granted. The best solution depends on the individual situation.

Laws regarding power of attorney are different in every state. To learn more about power of attorney, contact an elder law attorney in your area through the National Academy of Elder Law Attorneys (www.naela.org).

Resources and Options for Care

Making the choice to provide formal care for a loved one is a brave and difficult decision, but you don't have to do it alone. There are resources available in most communities that will help you undertake the task of finding care for an older or disabled loved one.

If I want my loved one to be cared for at home, what are my options?

A trusted family member, friend or neighbor could be a cost-effective option. In addition, you could hire additional paid caregivers to supplement care. However, if you hire an individual who is not associated with a home care agency, be aware of the employer responsibilities you will assume when using private caregivers. Most homeowners insurance policies exclude injury to privately hired caregivers, and many of those caregivers are not bonded or insured, so you'd be legally and financially responsible for many of their actions and responsible for the tax obligations.

You could hire a private-duty home care agency to provide services for your loved one. Before doing so, you should always conduct research and ask questions. For example, you should ask whether the home care agency performs background checks on their caregivers, and if they comply with any required licensing. The agency also should inform you of how they train their staff and whether or not they have 24-hour emergency scheduling services.

If your loved one doesn't require too much physical and medical care, many areas have adult day care centers. These are often a lower-cost option than private-duty home care services.

Finding the Right Person



Registry/Direct Hire*

Are caregivers employees of the company you pay for care?	Yes	Maybe*
Does the company verify that caregivers can legally work in the United States?	Yes	Maybe*
Have all caregivers undergone rigorous criminal, abuse registry and reference background checks?	Yes	Maybe*
Are caregivers trained before they are assigned to homes, and do they receive ongoing training?	Yes	No

Liability



Registry/Direct Hire

Are Social Security, federal and state taxes, and unemployment insurance paid so the family is not legally responsible?	Yes	No
Is workers' compensation insurance (or the equivalent) paid so the family is not legally responsible?	Yes	No
Is professional liability insurance for the caregiver paid so the family is protected?	Yes	No
Are the caregivers bonded/insured?	Yes	No

Quality of Care



Registry/Direct Hire

Does the company conduct supervisory home visits to verify quality care is being provided?	Yes	No
Does the company provide qualified replacement care if the scheduled caregiver cannot make it?	Yes	No
Does the company develop a personalized, written care plan?	Yes	No

***Registry:** Sometimes called a "private duty registry," "independent contractor agency" or "staffing service," a registry is an employment service for home care workers. Registries refer, but do not hire, home care workers. They serve as middlemen, providing families with a list of possible candidates for the job. They charge a finder's fee: Once the worker is hired, the relationship usually ends. When you hire from a registry, you may become the caregiver's employer, and you might have to assume certain responsibilities, risks and liabilities.

***Direct Hire:** Also referred to as a "private/independent caregiver," a direct hire is a caregiver directly employed by the senior (or family member). The family/care recipient becomes the employer and takes on the responsibilities of managing payroll and tax withholding, including possibly paying Social Security, Medicare and unemployment taxes as an employer.

How do I pay for home care services?

Medicare, Medicaid and most employer-sponsored HMO and PPO plans will only reimburse intermittent visits from a nurse on a temporary basis and only when your loved one has a specific qualifying medical diagnosis. In general, these policies are not designed to pay for ongoing, hourly caregiving services that are classified as “custodial” or “long-term care.” (Additional information on Medicare coverage can be found at <https://www.medicare.gov/what-medicare-covers>).

The cost of in-home care depends on geographic location, licensing requirements, number of care hours and frequency of visits, as well as the types of services needed.

That said, there are many other financial options available to you in order to pay for ongoing care services:

- ▶ Out-of-Pocket/Family-Funded
- ▶ Private Insurance/Long-Term Care Insurance
- ▶ Long-Term Care Insurance Partnerships
- ▶ Whole Life Insurance
- ▶ Hybrid Life Insurance
- ▶ Viatical Settlement
- ▶ Mutual of Omaha Care Funding Solutions Program
- ▶ Reverse Mortgages
- ▶ Veterans Assistance Programs
- ▶ Medicare and Medicaid

Download our free Ways to Pay for In-home Senior Care Guide for more information on these funding sources as well as average local costs: [RightAtHome.net/resources/guides/ways-to-pay](https://www.RightAtHome.net/resources/guides/ways-to-pay)



Resources

Aging

American Society on Aging
www.asaging.org

National Council on Aging
www.ncoa.org

USAgging
www.usaging.org

Aging Life Care Association
www.aginglifecare.org

Government

Administration for Community Living
www.acl.gov

Centers for Medicare & Medicaid Services www.cms.gov

Government Benefits for Senior Citizens www.benefits.gov

Caregiving

Caregiver Support Services
www.caregiversupportservices.com

Family Caregiver Alliance
www.caregiver.org

National Alliance for Caregiving
www.caregiving.org

Caregiver Action Network
www.caregiveraction.org

National Guardianship Association
www.guardianship.org

Home Care Association of America
www.hcaoa.org

AARP Caregiving Resource Center
www.aarp.org/home-family/caregiving

Health/Medical

Alzheimer's Association
www.alz.org

American Association for
Respiratory Care
www.aarc.org

American Cancer Society
www.cancer.org

American Diabetes Association
www.diabetes.org

American Heart Association
www.heart.org

American Lung Association
www.lung.org

American Stroke Association
www.stroke.org

Parkinson's Foundation
www.parkinson.org

National Alliance for Hispanic Health
www.healthyamericas.org

National Organization on Disability
www.nod.org

American Hospice Foundation
www.americanhospice.org



Call today for a FREE in-home care assessment or for more information.

6700 Mercy Rd, Ste 400
Omaha, NE 68106
Phone: (877) 697-7537
Fax: (402) 697-0289

www.rightathome.net



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