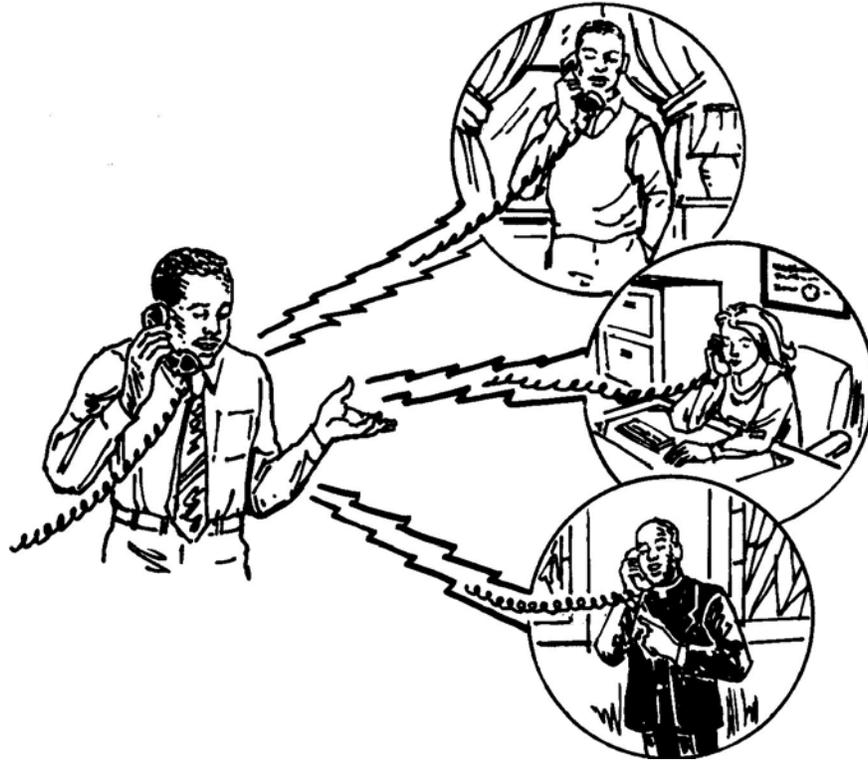


Getting Help From Community Agencies and Volunteer Groups



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This handout is based on a chapter from *Eldercare at Home*, a publication of The AGS Foundation for Health in Aging (FHA). Visit www.healthinaging.org for more information on the workbook and presentation kits, as well as access the full text of *Eldercare at Home* (without illustrations).

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There are five parts to this Booklet

Understanding the problem

Defines the problem, who is likely to have it, and what kinds of things can be done to deal with it.

When to call for professional help

Explains when to call for help immediately or during office hours as well as lists of information you should have before you call.

What you can do to help

What you can do to help with the problem and to prevent it.

Carrying out your plan

How to deal with problems in carrying out your plan, how to check on progress, and what to do if your plan isn't working.

Booklet summary

Summarizes what you can do to manage this problem. You can use this section to get a quick overview of what you can do.

Each action you can take is in bold and has a picture illustrating the action.

Understanding the Problem



Paul is reading to learn about how he can get help from community agencies to take care of his aunt.

Many older people and their families do not fully understand the services that are available to help them in their own communities. As a result, they struggle alone with their problems when there are people and organizations able and willing to help. Finding out about these services and how to qualify for and use them is important.

Even if you don't need to use these services right now, knowing that they are available can reassure you that there are resources and people available to help you with a variety of problems when you need them.

This chapter will discuss eight types of services that older people and their families sometimes need and that are available in most communities: (1) help in finding community services, (2) respite care, (3) home helpers, (4) adult day care, (5) transportation, (6) meals, (7) home nursing and/or hospice care, and (8) paying medical or hospital expenses.

It is best that you learn about available services before problems arise. You can do a more complete job of learning about available services when you are not under pressure to deal with a serious problem. If you need these services later, you will know what to do and where to go immediately. It is also a good idea to get help early, before problems become severe. Then you can reject unsatisfactory helpers and search until you find good ones. The older person will then get to know and trust the people who give help. The helpers can learn your caregiving routines before you become stressed and you will know that you can depend on them should home care become more difficult in the future. Furthermore, if you know that people are available to help, you are more likely to get help before taxing yourself too far.

Your goals are to

- Know whom to ask about community services
- Know what services are available in your community
- Know how to qualify for and use those services

When to get professional help



Marcia is calling for help in getting help from community agencies

Getting Help in Finding Community Services

There are many places you can go to for help in finding services in the community. It is suggested that you try all of these since one source of information may know about services that others do not. Depending upon your situation and income, the services may be provided by volunteers, may be paid for by the government, or you may have to pay from insurance or your own funds.

Local Area Agency on Aging

Staff at the local Area Agency on Aging is your best resource. You can locate their telephone number in either the white pages of the telephone book under “Area Agency on Aging” (sometimes called Senior Center or Senior Services). It often is listed in a blue pages section of the telephone book under the same name in the County Services section. If you cannot locate it, call your state Office of Aging listed in the blue pages (see below) under the State Services section. They will refer you to your local service. Most counties have their own offices. Smaller or rural counties sometimes share an office among two or three counties.



George is calling the Area Agency on Aging to ask for help.

Sometimes you can find your local Area Agency on Aging by calling a toll free telephone number or “Long Term Care Helpline” that is sponsored by state government funds. This hotline is set up to help you connect with your local Area Agency on Aging office.

Call the Area Agency on Aging and ask for a caseworker to visit the home and listen to your concerns as well as the concerns of the person you are helping. This caseworker will make an appointment to visit the home and will ask both of you many questions. Then the caseworker will tell you about different sources of help, if they charge for services, and will refer you to different programs offered by their office as well as those available in the local community.

Agencies that help you find services

Along with the Area Agency on Aging, most communities have other agencies that specialize in helping people find the services they need. They have different titles in different communities or parts of the country. Some examples are the Office of Human Resources, United Way, Interagency Resource Network, religious agencies (such as Catholic Charities or the local Councils of Churches), and community mental health centers.



Angela is calling an agency that can help her get services she needs.

Getting Help in Finding Community Services

The “Guide to Human Services” section of local telephone books

Most local telephone directories contain sections that list community agencies and the services they provide. Often this is in a separate section and is printed on colored paper (usually blue) to set it off from the rest of the directory. Look at the table of contents in the beginning of your local telephone book for the “Guide to Human Services,” or a similar title.



George looks in the telephone directory in a special part of the book that is called “Guide to Human Services.”

The “Guide to Community Resources” section at the Department of Aging computer website

Most states have a website to help older people and their families find local community resources. The states locate these lists on their websites under the individual state’s “Department of Aging.” The website contains sections that list community agencies in each county and describes the services provided. The website also links to the Area Agency on Aging and other service organizations.



Martha is looking on the Department of Aging’s web site to find help in her community

Getting Help in Finding Community Services

Social workers at hospitals or home health agencies

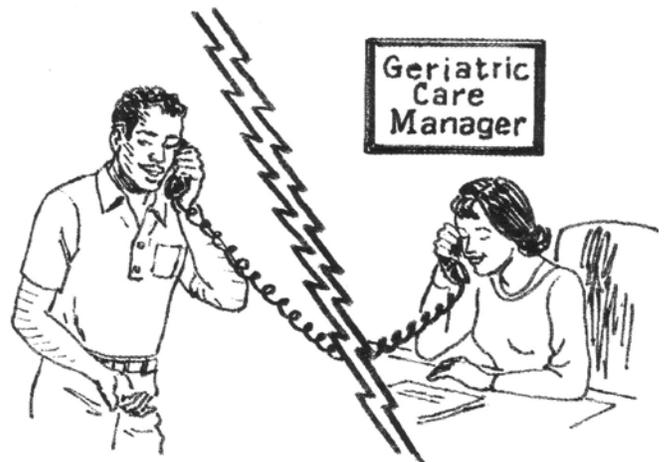
Social workers are professionals with knowledge and experience in finding community services to help older people and their families deal with problems living at home. They deal regularly with community agencies and know what services are available as well as which agencies provide the best services. Social workers at local hospitals or home health agencies will usually be happy to talk to anyone living in their communities. You can usually call social workers directly without being referred. If you do need a referral from a doctor, tell the doctor who cares for the older person that you want to talk to a social worker and ask for a referral.



Marie calls a social worker at the hospital or home health agency,

Geriatric Care Managers

A new professional has emerged to assist families in assessing the older person's situation and referring or linking the family and the older person to local services. Called Geriatric Care Managers, these social workers provide case management and also oversee the care whether it is at home or in another setting. Insurance rarely pays the cost of this service. It is especially useful to families who do not live near the person receiving care. To find a Care Manager call The National Association of Professional Geriatric Care Managers at 601-881-8008.



Philip is calling a geriatric care manager to help manage his mother's care.

Getting Help in Finding Community Services

“Knowledgeable people” in your community

People in certain positions in a community know a lot about which local agencies, organizations, and churches provide services. Clergy are usually well informed on these matters as are local elected officials and officers of local community organizations, such as the United Way and staff workers in senior centers. If these people can't help you directly, they usually know whom to ask.



George can call other places for help, such as a church office, local government United Way, or a senior center.

Getting respite care at home

The word “respite” (pronounced res-pit) is new to many people. It means rest. In respite care, helpers are sent into the home to stay with an older person so the primary caregiver can leave, do errands, visit friends, go to church, and have some recreation or rest. It is often listed in the telephone book as “Respite Care Services.”

Many respite helpers are trained and skilled in how to give basic nursing care and they are trained to be good listeners. While most respite workers are women, you can ask that a male respite worker be sent if that is the preference.

Respite workers can be employed by an agency, be self-employed, or be volunteers. When they work for an agency, the agency pays them and then bills you, an insurance company, or county and state programs that support the service. Most respite workers make a little bit more than minimum wage, but you will have to give the agency more money than this because you must also pay for the time that it takes to supervise and schedule their work. If respite workers are self-employed, they will bill you directly.



Marie gets help from “Respite Care.” These people come to the house to stay with her aunt so that Marie can have some time to herself.

Getting respite care at home

Select respite helpers carefully.

Make sure that respite helpers are reliable and honest. A good way to find this type of help is to ask staff at the Area Agency on Aging for a list of agencies that employ respite workers or for names of reliable self-employed respite workers. Avoid hiring someone out of the newspaper since there is a chance that you'll get a worker with bad intentions, such as stealing money or abusing the situation in some way. Check at least two references before using a respite helper who is not employed by an agency.

If you know people who are satisfied with respite workers they've had in their homes, ask them for advice for how to find reliable workers. You may be able to use the same people since many respite workers work with more than one family at a time.



George is asking someone who knows the respite worker if she is honest and reliable.

Getting respite care at home

Find out if you are eligible for government assistance with respite costs. The government will pay the cost of extra help at home if the older person and family are financially eligible. To find out if you are eligible for government respite funds, ask a caseworker at the Area Agency on Aging. If the older person is a veteran, your local office of the Department of Veterans' Affairs may be able to arrange to use their respite care units if you need a place for the older person to stay temporarily (for example, if you need to travel, have surgery, or just need a short break from caregiving). There may be a fee depending on whether the veteran has a service-connected disability and what his or her income is.



Marie is calling the Agency on Aging or the department of Veterans' Affairs to ask if her father can get government help to pay for Respite Care Services

Ask local churches and service organizations if they sponsor a Respite Program. Some local organizations have home helpers who are available to visit and stay with older people. Sometimes these programs are coordinated by volunteer nurses.



George is asking local churches or service organizations if they provide Respite Care Services

If the older person resists respite care

Not everyone welcomes extra help right away. Having strangers in the home is a big change. Following are some ideas on how to ease into respite care:

Talk with the older person about why you need extra help. Be honest about your concerns and what you need. The older person may be more willing to try respite care if you say that **you** need help. That way, he or she realizes that respite help is very important to you and that accepting respite care helps you as the caregiver.



Andrea is telling her mother that she needs help.

Set a time limit on how long you'll try the extra help. Agree on how long you'll try the extra help to see if it works out. For example, you might suggest that the respite helpers visit twice a week for two weeks. Then you and the older person can talk over how things are going and decide whether you want to continue. If you don't like the hired helper, set a new time period to try someone else.



Jackie is telling her mother that they will try respite care for just a week or two. Then she can decide if she likes it.

If the older person resists respite care

Have the helper visit for a short time to talk about the tasks to be done and when to come. Meeting someone face to face takes away some of the worry about who this new person is. Usually, after the first visit, the older person will realize that the “stranger” is there to help and will be more willing to accept him or her.



Marie and her mother are meeting a respite care person to talk about how she can help.

Getting help from Home Helpers

Many types of helpers are available to assist the older person in the home in which he or she lives. Helpers who are not licensed healthcare professionals sometimes are referred to as “home helpers.” They deliver important services that help to keep older people safe and cared for in their own homes or the in the homes of their family members. The vast majority of home helpers spend a short time in the home, such as one to two hours, rather than staying for longer time periods, such as eight-twelve hour shifts. The cost of these helpers usually is assumed by the family or older person being assisted.

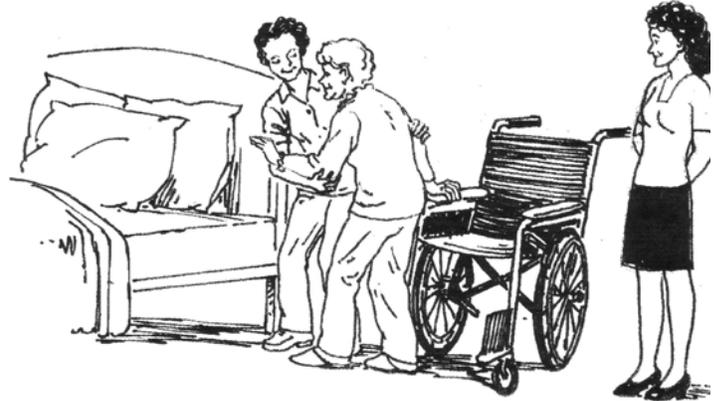
Decide what type of help the older person thinks that he or she needs.

Types of services provided by non-professional home helpers, who help on a limited time basis, can be divided into four categories of help. A helper may offer one or all four types of help:

Decide what type of help the older person thinks that he or she needs

Personal care

Personal care is the term used for help with bathing, hair washing, dressing, foot soaks, applying lotion, as well as lifting persons from the bed to a chair or wheelchair and helping them in and out of tubs and toilets. Personal care helpers usually will change beds and linens. They are trained to lift or assist older people safely.



Mary Jane is arranging for personal care for her mother.

Light housekeeping

People who do light housekeeping for older people may wash kitchens and bathrooms, change beds and linens, vacuum and sweep, and dust. Many helpers hired through the area Agency on Aging do not offer heavy housekeeping such as yard work, cleaning drapes, or other tasks that are more demanding. However, one can negotiate to get these tasks done with other types of helpers found in newspaper ads or through church groups.



Fred has hired a home helper to help clean his Uncle Frank's house.

Decide what type of help the older person thinks that he or she needs

Meal preparation

Most personal care helpers also offer help with meals. They can prepare a light lunch and leave a light evening meal in the refrigerator.



Angelina has hired a home helper to make meals for her mother.

Errands

Most home helpers offer errands. These include going to the grocery store and pharmacy. You will need to decide if the helpers can drive a car that belongs to you or the older person or if they must have their own transportation to run errands.



Caroline is using a home helper to go shopping and do errands.

Decide what type of help the older person thinks that he or she needs

Ask the older person and home helper what else they think might be useful to do to assist. Many home helpers have experience in home care and know what other tasks or activities can benefit the older person. He or she may see opportunities to get several things done that you did not think of, such as sorting out a desk, cleaning a closet, or taking the older person for a walk. Include all ideas and suggestions in your discussions and decisions with the older person.



Robert is asking his father and their home helper to suggest things that the home helper could do.

Hiring a home helper

Many times the home helpers through the Area Agency on Aging help in all four ways listed above: personal care, light laundry, meal preparation, and errands or shopping. The Area Agency on Aging usually does not pay the helper directly but instead contracts with a local agency which hires, trains, schedules, supervises, and basically employs the home helper. This agency also is responsible to certify that the home helper knows how to deliver safe and effective care. This agency pays the helper in full if the older person is eligible for full coverage or the agency asks the older person (or family) to pay partially or in full for the service.



A person at the Area Agency on Aging is showing Angela a list of agencies that will send home health workers to her home.

Decide what type of help the older person thinks that he or she needs

Consider asking for legal or professional certifications. If the home helper is not connected with the Area Agency on Aging, you may consider asking the home helpers for the following certification to show that they can provide safe and effective care in the home:

Evidence of home care training course for nurses aides or attendants.

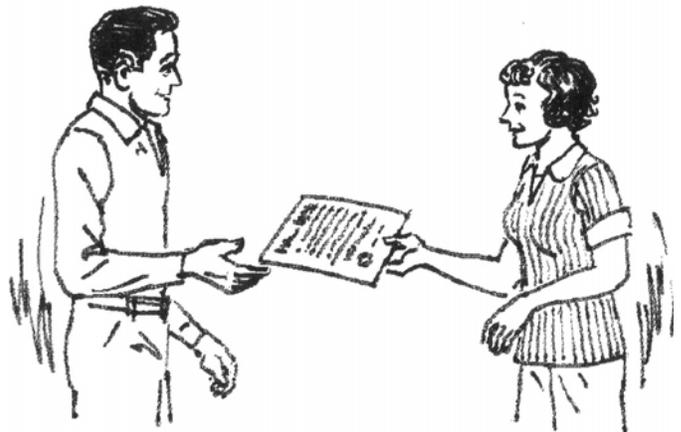
Photo identification such as a driver's license or other governmental card.

Workers' compensation and general liability insurance.

Recent verification from a doctor that the helper is free of infectious diseases and able to lift and transfer older people.

Driver's license (and proof of auto insurance if you are not providing it) if the helper will be using your car or that of the person receiving care.

Before you hire the helper, call a local Area Agency on Aging social worker and ask what the agency would ask to see from a home helper who is employed privately by you



Jerry is asking the home helper to show him certificates showing she has been trained to do her work.

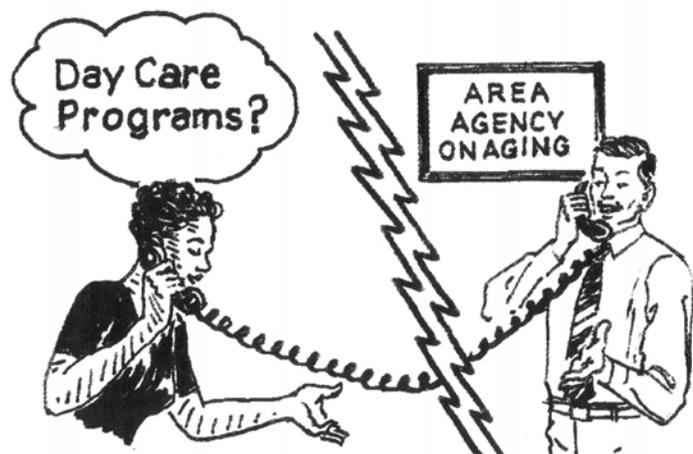
Adult Day Care

Respite care is usually delivered by volunteers or paid employees who come to older people's homes. Sometimes older people can go to settings outside of the home that are designed for them to stay at for several hours at a time. Consider using the adult day care options in your community or combining home respite care with adult day care on different days of the week. It is important to know what the day care program offers, who staffs the program, and what types of people use the day care. Two types of day care are predominant:

1. **Medical Model Day Care.** This type of day care usually is supervised by health care staff. Older people who benefit have various medical needs, such as injections or oxygen. The day care includes social programs, recreation, and often meals. Older people can be taken to the day care setting for a few hours or for the entire day. Few care programs are offered in the evenings or nighttime.

2. **Social Model Day Care.** This type of day care is designed for people with dementia, Alzheimer's disease, depression, or social withdrawal. Most programs require that the person be able to walk independently or with a walker, be continent, and require minimal medical care. The purpose of social day care is for older people to enjoy pleasant activities and the company of others. Examples of activities provided are games, music, arts and crafts, visits to safe parks, visits with pets. Costs of this day care vary.

Ask social workers or the Area Agency on Aging staff about adult day care programs in your community.



Sylvia is calling the Area Agency on Aging to ask about adult day care programs near where her mother lives.

Adult Day Care

Ask to talk with a family member of an older person who is going to the adult day care.



John is asking Bill, whose father goes to this adult daycare, if he thinks it is a good program.

Find out how older people are transported to and from the adult day care setting.



Thelma is asking how other people get rides to the day care program.

Adult Day Care

Drop into the daycare unannounced to watch the activities and assistance with meals.



Aaron has come to the daycare program to see what people do. He surprises them because that way he can see what really happens and not just what the staff says happens.

Adult Family Care Programs

Each state has an adult family care program that is basically foster care whereby people take adults with disabilities, including frail older people, into their homes and provide care. These programs have many names, such as Adult Foster Care, Adult Family Care, Board and Care, Rest Homes (Delaware), Shared Living (Massachusetts), Domiciliary Care (Pennsylvania), Community Care Homes (Virginia), or Community Residential Care Homes (nationwide). People or families who provide the care are screened for their ability to provide a safe caring home and, if accepted, receive funding from the state to shelter and care for the adults who qualify for this care. These programs, often coordinated by a state's Departments of Mental Retardation, are growing in numbers and use.

Hospital social workers or social workers at the Area Agency on Aging can connect you to local adult family care programs or homes in your community who can explain their programs to you.

Adult Family Care

Some families use adult family care programs for extended respite care when it is not feasible or desirable to place the older person in a nursing home or assisted living setting. The National Adult Family Care Organization (NAFCO) promotes these programs and offers conferences and resources for the many states who now participate.

Information on NAFCO can be found on the Internet at www.nafco-afc.org.

Transportation

Getting transportation to and from medical appointments and other places can be difficult for older people who don't drive and you may not always be available to do the driving. There are several things you can do to get help with transportation.

Ask for help from family and friends. Be very clear about the transportation help you need when asking family and friends for help. The more specific you are about what help you need, the easier it is for others to judge how much time and work is involved. Provide them with the following information:

What days of the week you could use drivers.

How long the trip takes each way.

Whether the patient can be dropped off.

Whether someone will meet the patient at the door.

What is the cost of parking.

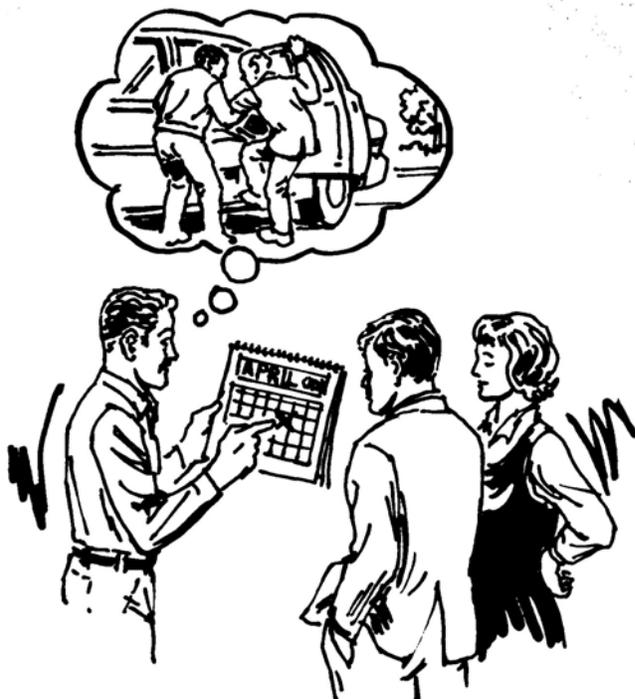
What is the time length of the usual appointment.

Whether the patient needs help getting in and out.

Whether a wheelchair or special equipment is involved.

Whether you will reimburse them for the cost of gasoline.

If you, as the caregiver, don't want to ask for help, have someone else ask for you. Having someone else arrange transportation is especially helpful when the older person must go for frequent medical treatments, such as are needed for arthritis, dialysis, or cancer treatments. Church groups will often arrange transportation for members and may be willing to arrange drivers for non-church members as well.

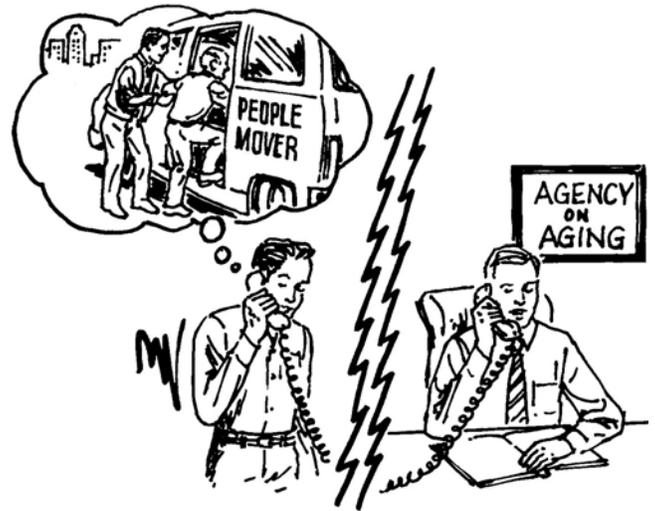


George explains very clearly what help is needed when he asks friends or family to help.

Transportation

Ask the Area Agency on Aging if they have a transportation program. Many offices of the Area Agency on Aging run transportation programs. Some offices have vans that carry several older persons at the same time and that also can carry wheelchairs. Sometimes these services are free.

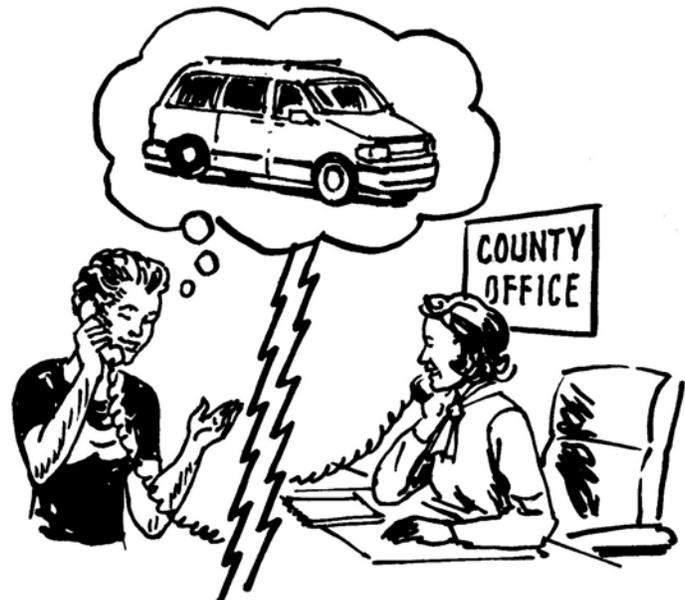
In addition, many Area Agencies on Aging have volunteer drivers available. If your local office does not have such a program, ask if a county office near you has a transportation program.



Glen asks the Agency on Aging if they provide transportation for older persons.

Use the county medical van.

If medical appointments are within the county, many counties have van services that can help you. If appointments are outside of the county, ask if the transportation service crosses county lines.



Marnie calls to see if the county has a van service to help her father get to his medical appointments.

Transportation

Ask local service clubs to help.

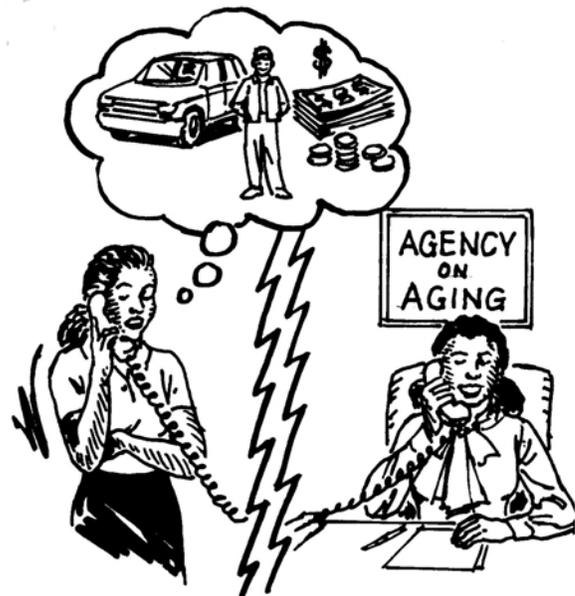
Local service clubs, such as the Elks, Lions Club, Masons, American Legion, or Disabled American Veterans sometimes have transportation programs. If they do not, you could ask if members of these organizations or their auxiliaries could schedule drivers or help with transportation expenses. If a relative or friends belong to such a group in your community, ask them to explain your need to their club or organization.



Manuel is calling service clubs in his community to ask if they provide help with transportation for his father.

Ask a social worker, caseworker, or nurse to recommend paid drivers.

Do not try to get paid drivers on your own. Ask caseworkers at the Area Agency on Aging, or social workers or nurses at your hospital for guidance in finding paid help. They understand the kind of help you need and they have had experience with different agencies and ways to get help.



Shellie asks for the Area Agency on Aging to help her find a paid driver to take her mother to the doctor.

Transportation

Ask if the medical treatment centers or medical clinics have their own transportation van service.

Some medical centers offer free transportation to and from medical appointments. Usually these go on a schedule and so riders must be prepared to spend half the day at the doctor's office but many older people enjoy riding with others who are having similar experiences.



Wally is calling the medical center to ask if they have a van service to take his aunt to her doctor's appointment.

Help with Meals

Older people living alone often have difficulty preparing nutritious meals. Following are ideas on how to get help with meal preparation:

Ask about meal delivery programs.

Most cities and small towns have "meals on wheels" programs that deliver meals to the home. Many of these programs are for senior citizens and can be found by calling the Area Agency on Aging or looking under "meals" in the phone book. The cost of the meal service varies and some people are eligible for reduced rates. Usually, a hot lunch is delivered with a cold meal to be eaten later in the day. Meals are delivered five days per week and special diets are available, such as diabetic, low sodium, and low fat diets.



George is telling his father about meals on wheels which will bring meals to his home.

Help with meals

Ask about agencies that help prepare meals in the home.

Some home health agencies have programs where a worker or home health aide comes to the home a few times a week for one to two hours. They can prepare meals, shop for food and supplies, run errands, and do light housekeeping. Call the Area Agency on Aging or ask a social worker at your hospital for help in finding an agency that provides these services.



Juanita is calling home health agencies to see if they can send someone to help with cooking at her mother's home.

Ask church groups or neighbors to organize a home helper group that brings meals.

Many churches are happy to do this and can do other chores, such as yard work or window washing. Sometimes they arrange for their youth groups to get involved in “Friendly Visitor Programs.”



George is asking church friends or neighbors to help prepare meals for her father.

Help from home nursing services

There are four types of home nursing services: (1) visits from registered nurses and staff, (2) visits from private duty nurses, (3) visits from nurses aides, and (4) home hospice services for care near the end of life.

Visits from registered nurses

A doctor can write a prescription for home visits by registered nurses to do skilled nursing procedures, such as teaching how to care for a wound or manage diseases. Registered nurses can also come to the home for short procedures, such as taking blood or urine samples to the laboratory, helping with dressing changes on a wound, caring for ostomy openings or IV sites. Nurses can come once a week or, if necessary, every day to do these “skilled nursing procedures.” They can teach you or the person you are helping how to give medicines correctly and to manage care at home. Their visits are often short (about an hour) and the cost is usually covered by insurance (medical and other) if approved by a doctor. They can also arrange for other kinds of services such as social workers, speech therapists, occupational therapists, physical therapists, or nurses aides to give baths. Ask at your medical clinic or hospital which home care agency they use and ask them to make a referral for visiting nurse services.



Catherine's doctor arranges for home visits by a registered nurse when it is needed. The nurse can also teach Marie how to do some medical procedures such as putting on a bandage.

Help from home nursing services

Visits from private duty nurses

You can arrange for private duty nurses to come to the home without a doctor's approval. Visits from private duty nurses can last as long as you want. For example, some families find it helpful to arrange for nurses to stay eight hours overnight. The cost of this service is usually not covered by insurance but be sure to ask, in case it is.



George is calling for a private nurse to come his mother needs her. However, the cost is not usually paid for by insurance.

Visits from nurses aides

You can arrange for nurses aides (also called attendants) for personal care services, such as bathing, walking, shopping, cooking, and light household chores. Sometimes agencies have a sliding scale fee for this service because the state or county has given them money to provide “personal care services” in the home. These aides usually stay at least four hours.



Marie calls for a nurse's aide to help her mother with bathing, walking shopping, cooking, and light household chores.

Home hospice care

Hospice teams help people with terminal illnesses when treatment is no longer to extend life but is primarily to keep the person comfortable and give the best possible quality of life prior to death. Their services are available in most communities. Hospices are often run by the local visiting nurse agencies and their visits are covered by insurance or Medicare. Nurses and social workers at the hospital or clinics will know whom to call about hospice care and a hospice worker can talk with you about their many services, including managing pain, preparing for a natural death, helping family members understand what is happening, and keeping the older person comfortable and well cared for.

Hospice services are listed in the phone book, sometimes under Hospice and sometimes under Nursing Services. Ask for a referral from your doctor's office. Hospice staff will then visit you and explain what they can do for you, your family, and for the person with advanced illness.



Near the end of Thomas' life, the doctor may suggest home hospice care to help the family and to keep Thomas comfortable.

Paying Medical or Hospital Expenses

It is important that you deal with financial problems early, before they become a crisis. Don't put it off. The earlier you start working on these problems, the easier they will be to solve. Following is a list of things that you can do to help solve problems with medical or hospital bills.

Collect the facts. The first thing to do is collect information about the medical expenses that the older person has now and expects to have in the future as well as his or her financial resources, such as savings or trusts. You will need this information to decide what financial help you need and qualify for. If you do ask for help, you will be asked for this information.

1. How much is owed now for medical expenses? This is often difficult to know, especially with the confusing way that many hospitals and other health care organizations send their bills. However, most hospitals and doctors' offices have someone on their staffs who understand the billing forms. These people can quickly go through a stack of bills and determine exactly what is owed at this time.
2. What future medical expenses do you anticipate?
3. How much has been paid recently for medical care? This is very important information to have since it helps you to estimate future expenses and is necessary if you need financial assistance. If the older person has insurance, ask the insurance agent what has been paid out. Keep track of medical expenses that are not covered by insurance since they may be deductible from income taxes.
4. What is the household income?
Household income is the total income of everyone living in the same household with the person you are helping. This information is often used to calculate if he or she is eligible for financial assistance.



George is looking at his aunt's medical bills and planning how to pay for them.

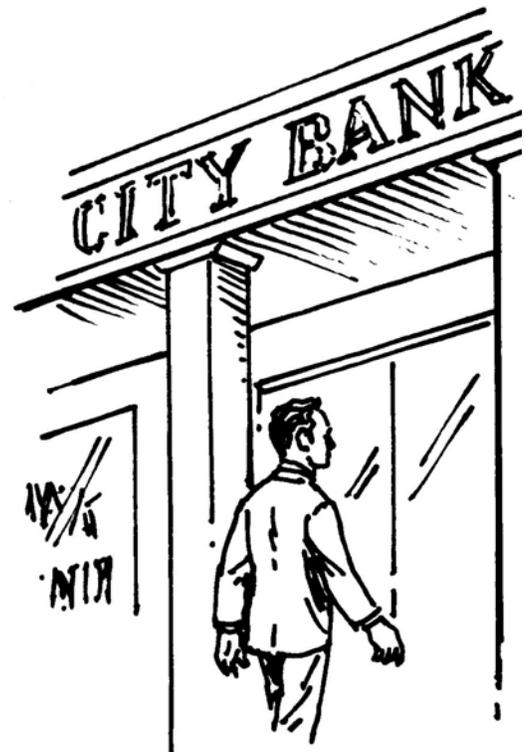
Paying Medical or Hospital Expenses

Investigate spacing out paying bills or paying in installments. To help with spacing out paying hospital bills, contact the financial counselor or the business or credit office in the hospital. They can help you to set up a monthly payment plan. Some hospitals, doctors, and pharmacies will submit bills to the insurance company and then bill you for what the insurance won't pay. Ask your hospital or doctor's office if they will do this.



Marie calls the billing office at the hospital to set up a payment plan for her mother's hospital bills.

Investigate borrowing money. Banks and other organizations that lend money will want to know about your financial situation and about money you expect to receive in the future. Collect this information before you talk to them. Shop around for the best terms and the most reasonable interest



George asks about borrowing money to pay for his mother's hospital bills.

Paying Medical or Hospital Expenses

Apply for financial help. People on disability, veterans, and people receiving vocational rehabilitation services often qualify for financial assistance for medical treatments. Other sources of financial help include the American Red Cross, county boards of assistance, and United Way agencies. Sometimes they will help with past expenses as well as future expenses. These agencies are listed in the white and blue pages of your telephone book. Hospital social workers will often help you apply for help from community organizations. You can either call the social work department yourself or ask the doctor or nurse to refer you to them.

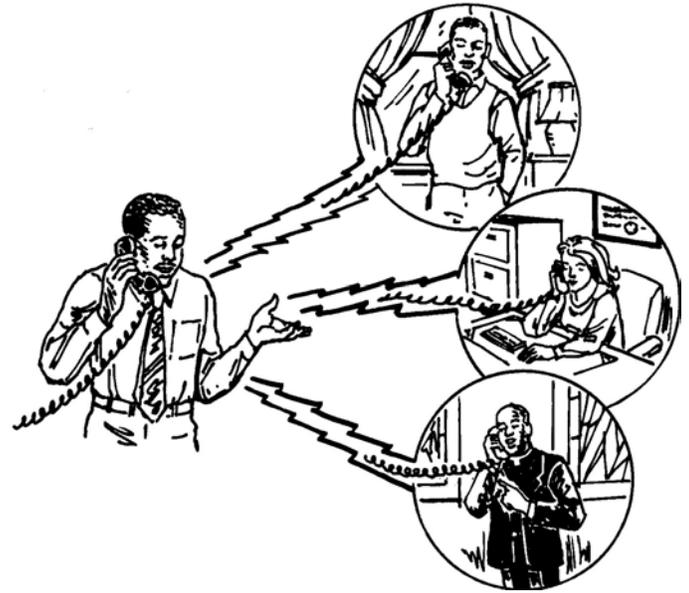
Social workers are usually the best source of information about how to get help with medical expenses and who qualifies for help. Most hospitals employ social workers and, if the older person is a patient there, you can make an appointment with a social worker.



Marie asks a social worker if there are organizations that will help pay her mother's bills.

Paying Medical or Hospital Expenses

Ask family, friends, or community groups and churches for financial help. Family, friends, and community groups often help people in financial need because of illness. Some community groups have funds to help group members, but others, especially religious groups, have funds to help anyone in need. Talk to members of community organizations and churches about your needs.



George asks family, friends, and community groups or churches for money for his uncle's expenses.

Carrying out your plan



***Mary and her mother
are working together to
carry out their plans.***

Problems You Might Have Carrying Out Your Plan

Problem:

“I’m embarrassed to ask for help. We’ve always taken care of ourselves.”

Response: Things have changed for you. Sharing the work will help you to handle the emotional and physical strain of caregiving and you will be able to give better care than if you tried to do it all alone. Try getting outside help and see how you like it.

Problem:

“When you apply for help they ask personal questions that are none of their business.”

Response: If you don’t want to answer a question, you don’t have to. Generally speaking, this will not affect whether you get the services or not. Sometimes people wonder why agencies ask questions that are already in their records. The reason usually is that this information is not shared across agencies or departments. Be patient and give them the information they need.

Problem:

“I feel embarrassed and humiliated not to be able to pay all of these bills.”

Response: Many people have been in the same situation. Medical expenses are so large today that it is common for many people to have problems paying them. No one should feel embarrassed since the problem is not anyone's fault. You will find that others will be very understanding.

Problems You Might Have Carrying Out Your Plan

Problem:

“I didn't handle money in our family; other people did, so I don't know what to do.”

Response: If handling bills and money matters is new to you, then get help from someone who is familiar with budgets and paying bills. Don't let things drift because then they can get out of hand or you may have a financial crisis.

Problem:

“I can't pay for help because I'm saving for a rainy day.”

Response: That rainy day is here. You deserve to get the care and help you need, but you have to pay for it.

Think of Other Problems You Might Have Carrying Out Your Plan

What other problems could get in the way of doing the things suggested in this chapter? For example, will the older person cooperate? Will other people help? How will you explain your needs to other people? Do you have the time and energy to carry out this plan?

You need to make plans for solving these problems.

Checking on Progress

If you have trouble getting the information you need, ask someone to help you. Talk to social workers at the hospital. They have had a great deal of experience with these problems and can often be creative in helping you to get the help you need.

What to Do If Your Plan Isn't Working

If you are having some success but not as much as you would like, you may be expecting too much progress too soon. Be patient and keep trying. It often takes time to learn how to use community agencies and volunteer groups.

If you are feeling discouraged about finding the help you need, ask someone else to help you. Sometimes people who are not directly involved can see new ways to deal with the problem.

Social workers are the professionals who have the most experience with these problems. If the social worker whom you talked to was not helpful, ask to talk to another one.

If skin problems become worse in spite of what you do, contact the doctor and ask for advice.

GETTING HELP FROM COMMUNITY AGENCIES AND VOLUNTEER GROUPS SUMMARY



Where to get help



Call Local Area Agency on Aging.



Call agencies that help you find services.



Look in the "Guide to Human Services" section of local telephone books.



Look in the "Guide to Community Resources" section at the Department of Aging computer website.



Call social workers at hospitals or home health agencies.



Call a geriatric Care Manager.

GETTING HELP FROM COMMUNITY AGENCIES AND VOLUNTEER GROUPS SUMMARY



Ask “knowledgeable people”
in your community



Arrange for Respite Care at home.



Select respite helpers
carefully.



Find out if you are eligible for
government assistance with
respite costs.



Ask local churches and
service organizations if they
sponsor a Respite Program.



Talk with the older person
about why you need extra
help.



Set a time limit on how long
you'll try the extra help.



Have the helper visit for a
short time to talk about the
tasks to be done and when to
come.

GETTING HELP FROM COMMUNITY AGENCIES AND VOLUNTEER GROUPS SUMMARY



Use home helpers to give personal care .



Use home helpers to do light housekeeping.



Use home helpers to prepare meals.



Use home helpers to shop and do errands.



Ask the older person and home helper what else needs to be done.



Area Agency on Aging has lists of agencies that have home helpers.



Ask home helpers for certificates showing their training to be a home helper.



Ask Area Agency on Aging staff about adult day care programs in your community.



Ask to talk with a family member of an older person who is going to the day care.

GETTING HELP FROM COMMUNITY AGENCIES AND VOLUNTEER GROUPS SUMMARY



Find out how older people are transported to and from day care.



Drop into the daycare unannounced to watch the activities and assistance with meals.



Ask family and friends to help with caregiving.



Ask the Area Agency on Aging if they have a transportation program.



Ask about the county medical van.



Ask local service clubs if they help with transportation.



Ask a social worker, caseworker, or nurse to recommend paid drivers.



Ask if the medical treatment centers or medical clinics have their own transportation van service.



Ask about meal delivery programs.

GETTING HELP FROM COMMUNITY AGENCIES AND VOLUNTEER GROUPS SUMMARY



Ask about agencies that help prepare meals in the home.



Ask church groups or neighbors to organize a home helper group that brings meals.



Visits from registered nurses can be arranged by the older person's doctor.



You can arrange for visits from private duty nurses.



You can arrange visits from nurses aides.



Docors can arrange for Home hospice care.



If the older person has financial problems, start by collecting the facts.

GETTING HELP FROM COMMUNITY AGENCIES AND VOLUNTEER GROUPS SUMMARY



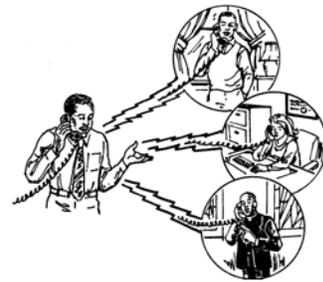
**Investigate spacing out
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**Investigate borrowing
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**As a social worker where you can
apply for financial help.**



**Ask family, friends, or community
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The AGS Foundation for Health in Aging (FHA)

Established in 1999 by the American Geriatrics Society, the AGS Foundation for Health in Aging (FHA) builds a bridge between the research and practice of geriatrics health care professionals and the public. FHA advocates on behalf of older adults and their special needs: wellness and preventive care, self-responsibility and independence and connections to the family and community through self-responsibility and independence and connections to the family and community through public education, clinical research and public policy.

Eldercare At Home

Eldercare At Home is part of a comprehensive effort by the AGS Foundation for Health in Aging to provide support and guidance to those of you caring for older people at home. The FHA has created a series of Powerpoint® slide presentations that cover each of the 27 chapters found in *Eldercare At Home*. Accompanying each slide presentation is a fully illustrated handout that can be used as handouts, or as stand-alone resources for caregivers who are dealing with only one or two issues.

The major goal of this initiative is to make *Eldercare at Home* materials available to all caregivers. To this end, the plain text version (without illustrations) of *Eldercare at Home* is available free of charge online at www.healthinaging.org.

Eldercare at Home Workbook is also available for purchase through the FHA. Each of the twenty-seven chapters in the *Eldercare at Home* books cover the most common problems that family caregivers face. The *Eldercare at Home* Workbook can be used just as you would a cookbook. Read a chapter before you start dealing with a specific problem just as you would read a recipe before beginning to cook. Reading the chapter allows you to understand the problem and take action before it becomes severe. *Eldercare at Home* can even help you to prevent some problems from happening. It offers you advice on developing care plans, which will give you a sense of purpose and hope in coping with the challenges of providing care.

For more information on *Eldercare at Home*, or the AGS Foundation for Health in Aging, visit www.healthinaging.org, or call 1-800-563-4916.

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