

"Planning for Eldercare" April 8, 2009

| [Return to Article Page](#) | [Eldercare & Veterans Benefits Books](#) |

Long Distance Care Givers Receive Help

Living in a different city or state -- miles from aging parents -- can be very difficult. Keeping in touch by telephone and making long trips to help parents or aging relatives with their needs can be time consuming and not nearly as effective as being available full time in person.

Mark Sessions spent two years juggling his restaurant business with multiple daily phone calls to his elderly parents, checking on their needs and answering their questions. Family vacations were spent traveling the 500 miles to his parent's home to personally take care of home maintenance and provide health care visits to their doctor. During his last visit, Mark noticed his father had difficulty walking and his mother was confused as to which medications she was to take and at what time. This alarming change in his parent's condition concerned Mark that his parents' care needs required more than frequent phone calls and vacation visits. Running his business and handling his parent's long distance care was now becoming very challenging.

According to a report by the Alzheimer's Association of Los Angeles & Riverside, California, there are approximately 3.3 million long distance caregivers in this country with an average distance of 480 miles from the people they care for. The report also states that 15 million days are missed from work each year because of long distance care giving. Seven million Americans provide 80% of the care to ailing family members and the number of long distance caregivers will DOUBLE over the next 15 years.

Long Distance Caregiver Project – Alzheimer's Association LA & Riverside, Los Angeles, CA (May 15, 2002, National Web Seminar by Judith Delaney, MFT, Clinical Coordinator)

The long distance caregiver is a new role that is thrust upon children and younger family members. Families used to live closer together, with children residing and working near their parents. But nowadays family members are more distant from each other. Society, today, is recognizing this. Some caregiver services have tweaked their programs to work as liaisons between long distance caregivers, senior loved ones and local medical professionals.

Professional care managers -- also known as Geriatric Care Managers, Elder Care Managers or Aging Care Managers -- represent a growing trend to help full time, employed family caregivers provide care for loved ones. Care managers are expert in assisting caregivers, friends or family members find government-paid and private resources to help with long term care decisions.

They are professionals -- trained to evaluate and recommend care for the aged. A care manager might be a nurse, social worker, psychologist, or gerontologist who specializes in assessing the abilities and needs of the elderly. Care manager professionals are also becoming extremely popular as the caretaker liaison between long distant family members and their aging elder loved ones.

Jacqueline Marcell -- author of *"Elder Rage, or Take My Father...Please! How to Survive Caring for Aging Parents"* (Impressive, 2000) -- says,

"The most important thing to do is to find a geriatric care manager in the area where your loved one lives. She will have knowledge of all the services in the area and can be your eyes."

Below is a partial list of what a care manager or Professional Geriatric Care Manager might do:

- Assess the level and type of care needed and develop a care plan.
- Take steps to start the care plan and keep it functioning.
- Make sure care is in a safe and disability friendly environment.
- Resolve family conflicts and other issues with long term care.

- Become an advocate for the care recipient and the caregiver.
- **Manage care for a loved one for out-of-town families .**
- Conduct ongoing assessments to implement changes in care.
- Oversee and direct care provided at home.
- Coordinate the efforts of key support systems.
- Provide personal counseling.
- Help with Medicaid qualification and application.
- Arrange for services of legal and financial advisors.
- Provide placement in assisted living facilities or nursing homes.
- Monitor the care received in a nursing home or in assisted living.
- Assist with the monitoring of medications.
- Find appropriate solutions to avoid a crisis.
- Coordinate medical appointments and medical information.
- Provide transportation to medical appointments
- Assist families in positive decision making
- Develop care plans for older loved ones not now needing care

["The 4 Steps of Long Term Care Planning," National Care Planning Council](#)

Services offered will depend on the educational and professional background of the care manager, but most are qualified to cover items in the list above or can recommend a professional who can. Fees may vary. There is often an initial consultation fee that is followed by hourly fees for services. Health insurance does not generally cover these fees but long-term care insurance might.

In 2002, the AARP published a survey from geriatric care managers about their fees:

"Respondents were asked how much they charged for their services, which might include: an initial consultation; fees on an hourly or per visit basis; fees for development of a care plan; and fees on a fixed-price contract basis. Hourly fees averaged \$74 an hour. GCMs charged an average \$168 to develop a care plan. Initial consultations averaged \$175. Seven of ten current GCMs responded in the affirmative when asked if they had a statement that listed their fees. " *Written by Robyn Stone, DrPH, Principal Investigator; Susan Reinhard, RN, PhD, Co-Principal Investigator; Jean Macheimer, MSG, Research Associate; and Danylle Rudin, MSW, Research Associate of The Institute for the Future of Aging Services, Washington, D.C. Barbara Coleman, Project Manager, AARP Public Policy Institute November 2002*

When you take into account the time absent from work and time to find the right care resources for your loved ones, along with the cost of travel expenses to monitor their care, you will probably concur that using a caregiver is money well spent. Add on to this the stress of handling your own life circumstances combined with being a caregiver and you will probably wonder how you could have ever done without the care manager.

A professional or geriatric care manager can be an important asset to all families in elder care situations. Here is an example of how a care manager can help.

Mary is taking care of her aging husband at home. He has diabetes and is overweight. Because of the diabetes, her husband has severe neuropathy in his legs and feet and it is difficult for him to walk. He also has diabetic retinopathy and, therefore, cannot see very well. She has to be careful that he does not injure his feet, since the last time that happened he was in the hospital for four weeks with a severe infection. She is having difficulty helping him out of bed and with dressing and using the bathroom. She relies heavily on her son, who lives nearby, to help her manage her husband's care.

On the advice of a friend, Mary is told about a professional care manager, Sharon Brown. The cost of an initial assessment and care plan from the care manager is \$175.00. Mary thinks she has the situation under control and \$175.00 for someone from the outside to come in and tell her how to deal with her situation seems ridiculous.

One day Mary is trying to lift her husband and injures her back severely. She is bedridden and cannot care for her husband. Her son, who works fulltime, now has two parents to care for. On the advice of the same friend, he decides to bring in Sharon Brown and pay her fee himself.

Sharon does a thorough assessment of the family's needs. She arranges for Mary's doctor to order Medicare home care during Mary's recovery. Therapists come in and help Mary with exercises and advice on lifting. Sharon advertises for and finds a private individual who is willing to live in the home for a period of time to help Mary with her recovery and watch over her husband. Sharon makes sure the new caregiver is reliable and honest and that taxes are paid for the employment. Sharon enlists the support of the local area agency on aging and makes sure all services available are provided for the family.

Sharon also calls a meeting with Mary's family and explains to them the care needs and how they need to commit to help with those needs. Sharon makes arrangements to rent or purchase medical equipment for lifting, moving and easier use of the bathroom facilities. Medicare will pay much of this cost. Sharon also works closely with an elder law attorney and a financial planner who specializes in the elderly. The attorney prepares documents for the family including powers of attorney, a living will and advice on preserving Mary's remaining assets. The financial planner recommends a reverse mortgage specialist to help Mary and her husband tap unused assets in their home's equity. Some reverse mortgage proceeds are used to pay off debt. The remaining proceeds are converted into income with a single premium immediate income annuity in order to provide Mary adequate income when her husband is gone and she loses one of the Social Security payments.

With the help of the care manager, Mary's life and future have been significantly improved. Her husband as well, if he adheres to the care plan, may end up having a better quality of life for his remaining years.

["The 4 Steps of Long Term Care Planning," National Care Planning Council](#)

The National Care Planning Council promotes and supports professional and geriatric care managers on its website www.longtermcarelink.net.