

# The Next Chapter



*“Should we hire private, in-home assistance or move into a retirement community that offers a continuum of quality care?”*

**Private, in-home care is rarely a long-term solution.** In-home caretakers can be a good solution for noncritical, short-term needs. For long-term needs of a more complex nature, you may want to consider moving into a retirement community that offers a continuum of professional care.

Seniors, their partners, and close family members are often in a quandary about what to do when a loved one no longer can completely manage his or her own personal care or daily medical needs. The right choice for you and your loved one depends on several factors.

Below, we discuss some of your options, and offer a tool for self-assessment to help steer you toward the best solution for you and your family.

## **Three options for providing extra assistance to a senior in need.**

When a senior family member becomes unable to completely care for him/herself, someone needs to step in to help. Who that someone is depends on the particular circumstances, such as the nature and duration of the need. Here are the three most-common options:

- 1. Family and friends.** If someone is fortunate enough to have nearby family and friends, this can be a natural first option for those requiring light, occasional assistance. Family and friends may mow the lawn, drive the person to doctor appointments, help with grocery shopping, or make sure nutritious meals are prepared. If the need for assistance is temporary—while the individual recovers from an illness or minor surgery—this may be an option that makes sense. If the person’s needs will continue indefinitely or steadily expand, then other options should be considered. After all, few family and friends have the time or medical skills necessary to provide everything an older adult might need.
- 2. Private, in-home professional caretakers.** This is often the next logical step for seniors needing extra assistance. Professional caretakers are hired to come into the person’s home to perform certain tasks during specified hours. They can be contracted to do light

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housework, offer personal assistance (such as help with bathing and dressing) as well as medical assistance (administering medications, dressing wounds, providing physical therapy, etc.).

- 3. A retirement community that provides a continuum of assistance.** This option is especially appropriate when the person's need for assistance is long-term, either at the current level or increasing in complexity over time. Look for a retirement community in your area that offers a comfortable, homelike environment plus a full range of services and lifestyle choices that allow individuals to "age in place," adjusting services as one's needs change. This option offers the maximum amount of quality assistance—and peace of mind.

## Some of the perceived benefits of private, in-home care.

Here are a few of the reasons people give for initially choosing in-home caretakers:

- The service can be quickly terminated when it is no longer needed;
- The person can remain in his/her own home with familiar surroundings;
- The person can remain living with his/her spouse.

Keep in mind that most, if not all, of these benefits are offered by retirement communities.

## When does in-home care make sense?

Private, in-home care can be your best option under certain circumstances. Here are the primary ones:

- When your need for assistance is short-term;
- When your needs are predictable and can be tightly scheduled: Some service providers offer flexibility; even so, variation can add greatly to your cost;
- When your needs are not complex: For instance, many providers are not able to handle acute medical conditions; complexity may increase the cost by adding to the number of staff on duty at any one time;
- When the person absolutely refuses to move from his/her current home.

## Common drawbacks of hiring and managing in-home caretakers.

While you may decide that in-home care is your best solution, here are a few issues that you will want to research thoroughly before signing any agreement with an agency:

- **Possible employer obligations.** Under certain circumstances, you are expected to become the employer. Satisfying employment laws can be complicated, time-consuming, and stressful. Unless you are working with a licensed agency, you are required to meet all duties of an employer, including:
  - o determining citizenship status;
  - o being responsible for paying payroll taxes, overtime, worker's compensation insurance, Social Security, general liability coverage, reporting to the IRS, etc.

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- **Unpredictable, uncontrolled financial costs.** In-home assistance can quickly become very costly. For example, upgrading from a few hours a week to daily care can end up costing far more than a retirement community with all of its added benefits.
- **Quality and availability of caretakers.** The best caretakers tend to work in well-established retirement communities, which offer better salaries, greater job security, and more benefits. Hence, there may be a smaller pool of well-trained in-home caretakers.
- **An unsafe home environment.** Sometime the person's own home presents extra challenges not found in retirement communities that are specifically built for residents with special needs. Is your caretaker trained to identify the risk of falling and other health hazards?
- **Extra stress on family members.** A spouse, close friend, or family member must always be "on call" to deal with emergency situations, caretaker no-shows, staffing issues, etc. Managing the help can in itself be a stressful full-time job that quickly can deteriorate a loved one's health.

If you are considering in-home care, you will want to get recommendations and ask for credentials and proof of licensing. Working with a reputable home health/home care agency can minimize the risks of doing it yourself.

## **The benefits of moving into an established community include:**

- A complete range of care already is established and available around the clock; services can expand or contract as the senior's needs change;
- Comparable around-the-clock care often is less expensive than that provided by private-duty, in-home caretakers;
- The community takes on the role and full responsibilities of the employer—not you or other family members;
- A wide range of professionals always is on hand to address any issue that arises;
- The best, most-qualified caretakers often work for the larger retirement communities, which can offer stable environments, better working conditions, training, resources, benefits, etc.;
- The physical environment inside a community is generally safer (reduced risk of falls) and easier to navigate (no stairs, wheelchair accessible, other aids) than the person's own home;
- Arrangements often can be made for the person to remain living with his/her spouse in their new home;
- Most seniors quickly adjust to their new home and actually blossom with the extra attention and new social network;

All of this adds up to increased peace of mind for everyone involved.

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Time and time again, studies underscore how overwhelming it can be to manage long-term in-home care. Thus, it makes sense to use in-home care as an interim step while searching for a better long-term solution.

Most individuals and their families know when the time has come to move from in-home care to a community offering support services, where the mission is to care for your loved one “24/7” on a personalized basis.

Even though moving can present some challenges, residents repeatedly share how happy they are after the move, and say, “I wish I’d done it sooner!”

Begin looking at your options now, so that if a greater need suddenly arises, you are prepared to act. Planning ahead always offers more options—and usually better health.

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## Assessing your own situation

Answer these important questions to help determine which care option is right for you or a loved one:

### Assess your own needs

- What type of assistance is needed? (Housekeeping, personal assistance, medical care, all types?)
- What level of assistance is needed? (How many hours; days/nights/weekends, around the clock?)
- How long will the assistance be needed? (A few days, a few weeks, months, permanently ... not sure?)

### Assess the availability of caretakers

- **Are there enough qualified in-home caregivers in your area?** Can you get a referral from your health care provider or friend of the family?
- **Will you have to take on the legal and financial responsibilities of being an employer?** You may need to verify licenses, citizenship, and consult with a certified public accountant or other financial advisor.
- **How much will it cost for the type and level of service needed?** Can you afford it?
- **Can your caretakers handle all of the paperwork for Medicare and other insurance claims?**
- **Are the staff reliable?** Will the caregivers remain constant so that the individual can become familiar with them and relax, trusting in the care they provide?

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- **Will the caretakers you choose offer flexibility?** Will they be able to handle emergency medical situations that arise? Can they easily expand their hours or service, as needed?

After answering these questions, you will want to discuss them with others, such as family members, financial advisors, health care providers, and potential service providers themselves.

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