

# Adult Caregiving Guide

Information, Advice and Support



 **Right  
at  
Home®**  
In Home Care & Assistance

Aging isn't easy.  
Not for the person  
who is feeling the  
effects of the years.  
Not for the family  
members.

As a person begins to age, family members often feel the need to help with everyday tasks that are now challenging for a loved one. This can include activities like meal preparation, laundry and housekeeping. Eventually, many family members find themselves assisting in ways they never expected, like hygiene and grooming. Other caregivers are affected by a loved one's unexpected disease or disorder.

Caregiving for a loved one can take its toll and can change family dynamics. And providing care for a loved one can become highly stressful – whether your family member lives next door or thousands of miles away.

If you need help, you're not alone. Right at Home provides caregiving services for thousands of families across the nation just like yours. We can help you, too.

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

# STEP 1:

Determine  
whether  
your loved  
one needs  
assistance.



# Signs Your Loved One's Needs Are Changing

It can often be hard to tell when aging is affecting a family member. Don't ignore the warning signs, because small things can add up to a larger challenge incredibly fast. If you notice certain changes in your loved one, it might be time to seek outside help:

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Changes in relationships with others.

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Withdrawal from social interactions.

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Unusual behavior. This could include increased agitation, speaking loudly or little talking at all.

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Neglecting personal care. Poor hygiene or nutrition.

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Signs of forgetfulness. Watch for piles of unread newspapers or unopened mail, dirty or scorched cookware, unwashed laundry.

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Mismanagement of finances. Check to see that they're paying their bills and not making unusual purchases.

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**Needs Assessment Worksheet for Adult Caregivers**

This worksheet will help you and your loved one identify warning signs and symptoms of changes in their needs.

ACTIVITIES OF DAILY LIVING (ADLs)				INSTRUMENTAL ACTIVITIES OF DAILY LIVING (IADLs)			
	Always	Often	Sometimes	Always	Often	Sometimes	Never
Bathing				Using the telephone			
Dressing				Transportation			
Continence				Shopping for groceries			
Feeding				Managing finances			
Walking				Housework			
Transferring				Meal preparation			
Communication				Managing medications			
Understanding				Managing safety			
Learning and use of knowledge							

CONDITIONS/FUNCTIONAL STATUS				How do the following affect the person's ability to perform ADLs/IADLs?			
	Always	Often	Sometimes		Always	Often	Sometimes
Alzheimer's				Depression			
Stroke				Medication			
Paralysis				Physical condition			
Fractures				Emotional condition			
Blindness				Other conditions			
Hearing							
Language/communication							
Physical disability							
Residence							

To help you better understand your loved one's limitations, use the provided Needs Assessment Worksheet on the following page. Filling out the worksheet can serve as a guide as to 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.

# Needs Assessment Worksheet for Adult Caregivers

This worksheet will help you and other family members determine what 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 chair			
Walking			

## INSTRUMENTAL ACTIVITIES OF DAILY LIVING (IADLS)

	NEEDS		
	No Help	Some help	Much help
Using the telephone			
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		
	None	Some	Major
Hearing			
Vision			
Perception			
Orientation			
Thinking			
Memory			
Decision making			
Judgment			
Physical dexterity			
Balance			

	EFFECT		
	None	Some	Major
Strength			
Energy			
Bladder/bowel control			
Arthritis			
Hypertension			
Heart disease			
Diabetes			
Physical deformity			
Depression			

## 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		
	Dead bolt 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		
	Passageways clear of wires and clutter		
Stairs	Handrails on both sides		
	In good repair and nonskid surface		
	Clearly marked		
Floors	Nonskid level surfaces		
	Nonglare surfaces		
	No loose rugs		
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 the sink		
	Items used often are accessible		
	Storage is easy to get to		
	No objects are over the stove		
Bathroom	Grab bars attached to studs, by the toilet and tub or shower		
	Nonskid strips in the tub or shower		
	Hand-held shower head		
	Nonslip bath mat or rug		

## STEP 2:

Provide the  
assistance  
your loved  
one needs.



# Are You an Adult Caregiver?

## You're Not Alone.

More than **34 million** adults – **16 percent** of the adult American population – provide care to someone aged 50 years or older.

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Someone caring for a parent has been doing so for an average of **20 hours** a week for four years.

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**One in three** adult caregivers is also raising a child under the age of 18.



About **70 percent** of adult caregivers get help from family members, friends or neighbors. And about **30 percent** rely on help from paid caregivers.

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Someone caring for a spouse spends more than **30 hours** a week directly caring for their loved one and is less likely to get help from relatives or friends.

Studies show a **20 to 50 percent** increase in depressive symptoms for adult caregivers versus their non-caregiving peers.

Nearly **two-thirds** of adult caregivers take time off during the workday, while **17 percent** take a formal leave of absence and **10 percent** take early retirement.

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An informal caregiver is estimated to lose an average of **\$25,494** in Social Security benefits, and **\$67,202** in pension benefits because of time spent caregiving instead of working.

Long-distance caregivers spend an average of **\$392** a month on travel and out-of-pocket expenses as part of their caregiving duties.





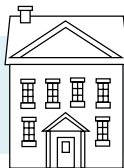
# Home Safety Checklist for Adult Caregivers

Use this checklist to make sure that your loved one's home doesn't pose any health or safety hazards.



## General

- ☐ Find someone to check on the individual daily.
- ☐ Schedule vision check.
- ☐ Discuss medications with physician to determine effects on balance.
- ☐ Establish light exercise routine.



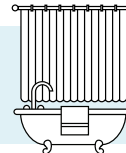
## All Rooms

- ☐ Remove loose carpeting or rugs that do not have a non-slip backing.
- ☐ Clear traffic areas of furniture.
- ☐ Tape electrical cords and other wires against walls.
- ☐ Install bright lighting with switches and working light bulbs.
- ☐ Place telephones on tables at a height that can be reached from the floor.



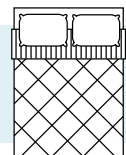
## Stairs and Inclines

- ☐ Keep free of items.
- ☐ Clear plenty of room to move at top and bottom.
- ☐ Repair loose carpeting or edges.
- ☐ Securely attach handrails at the proper height for user.
- ☐ Install proper lighting on all steps, including switches at top and bottom of stairs.



## Bathroom

- ☐ Ensure grab bars near the tub, shower and toilet are mounted properly.
- ☐ Place non-slip surfaces in the tub or shower.
- ☐ Place nightlight near room entrance.
- ☐ Add non-slip backing to rugs or bathmats on the floor.
- ☐ Add shower/tub bench or seat.



## Bedrooms

- ☐ Place non-tip lamp on bedside table to allow room for eyeglasses.
- ☐ Clear traffic area from bedroom to bathroom.
- ☐ Use a comfortable, sturdy chair to aid in dressing.



## Kitchen

- ☐ Place items where they can be reached without the use of a stool.
- ☐ Create area to sit during food preparation.
- ☐ Repair flooring which has cracks, splits or up-turned edges.

## STEP 3:

Get help if  
you need it.



## Right at Home Can Help

Right at Home offers caregiving services for almost any family and practically any situation. We have more than 200 offices that serve thousands of clients across the United States.

The Right at Home difference is found in our process. In very little time, we're able to assess and understand your loved one's unique situation and recommend a custom plan for your particular needs. This gets your loved one the care he or she needs as soon as possible.



## The Initial Call and Meeting

From the moment you call, we begin considering the specific needs of your loved one. We ask questions during your call to form a basic needs assessment. Then we set up an in-home visit with your family, including your loved one who will ultimately receive our care. This visit enables us to gather even more information, answer questions and help your family understand how Right at Home can help.



## The Custom Care Plan

After our initial meeting, we'll develop a Custom Care Plan for your loved one. We make detailed recommendations on exactly what kind of services we feel would benefit your loved one and tailor a plan specific to his or her needs. We then review the Custom Care Plan in detail and modify it as you see fit.



## Caregiver Matching

Once you approve the Custom Care Plan, we begin our search for the right person to implement that care. Our system finds a caregiver for your loved one by taking numerous factors into consideration: the services needed, your loved one's interests and the personalities of both your loved one and the potential caregivers.

By looking at the whole situation, we're able to provide the most appropriate caregiver possible. Of course, if you ever have any concerns about a specific caregiver, we can search for and provide a replacement in very little time.



## Care Supervision

Every Right at Home caregiver goes through an extensive interview process, including background checks. Once hired, caregivers are trained through Right at Home University to ensure that they're able to deliver the care set out in your loved one's Custom Care Plan. Before providing care, they're bonded and insured.

Local Right at Home team members stay in touch with caregivers to ensure things are going well. Those team members also make unannounced visits to the homes of those who are in our care to ensure caregivers are following the specifics of the Custom Care Plan.

# Care Services

Right at Home offers caregiving services for almost any family and practically any situation. Our in-home care lets loved ones enjoy healthy lives in the comfort of a familiar environment. We tailor our care to your family's unique situation through a Custom Care Plan. These individualized care programs include whatever your family needs from any of our care categories\*:



## Companionship/Homemaking

Light housekeeping and meal preparation can become frustrating tasks to those affected by aging. Right at Home provides assistance for numerous daily activities, as well as basic peace-of-mind services:

- Safety supervision
- Transportation
- Socialization
- Cognitive stimulation
- Home monitoring
- Cooking
- Light housekeeping
- Organization
- Laundry services
- Respite care for family caregivers



## Physical Assistance

For those suffering from the physical effects of aging, Right at Home can help throughout the day in a number of ways:

- Ambulatory assistance
- Dressing
- Positioning in chair or bed
- Transfer between bed and chair
- Wheelchair assistance



## Hygiene

As limitations evolve, basic hygiene can become a challenge. No matter what level of assistance your loved one needs, we can accommodate:

- Bathing and showering assistance
- Bed baths
- Grooming
- Shaving with electric razor
- Oral hygiene
- Toilet and incontinent care

\*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.





## Wellness

Our caregivers can provide services that help your loved one stave off or delay further effects of aging, both physical and mental. We can help foster wellness with services that include:

- Light exercise program development
- Meal planning
- Medication reminders
- Safety supervision
- Cognitive stimulation



## Skilled Nursing

In those locations that have medically trained staff, we can provide a level of in-home care not found within many other home care companies:

- Visiting nurses
- Medication set-up
- Medication administration
- I.V.-related therapies and administration
- Insulin injections
- Wound care
- Dressing changes
- Catheter care
- Ostomy/Colostomy care
- Tube feeding assistance
- Skilled hospice support



# 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 either full-time care or respite. Our caregivers can accommodate numerous special physical and mental situations. With our in-home care services, your loved one will receive a customized care regimen that takes those needs and their environment into account. Some of these special care situations include\*:

## Alzheimer's and other dementia

Most Alzheimer's patients — particularly those in the early and middle stages of the illness — can be cared for at home and don't require nursing homes or other facilities. In fact, more than half of all diagnosed Alzheimer's patients continue to live in home settings. Right at Home's services offered to those who suffer from Alzheimer's include:

- Familiar frame of reference
- Continuity of daily routines and schedule
- Freedom to move about in a familiar, unrestricted space
- Minimal stress that can aggravate the symptoms of Alzheimer's and dementia
- Daily orientation to time, place and people

## Osteoarthritis

Osteoarthritis can lead to frustration, weariness and depression when a person can no longer perform simple, daily tasks with ease. 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:

- Meal preparation
- Shopping
- Assisting with recreational activities
- Light housekeeping
- Laundry

## Hypertension/stroke recovery

The best strategy for controlling and preventing high blood pressure is to begin with lifestyle changes. For seniors, 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:

- Development of a light exercise schedule
- Meal preparation
- Coordination of a healthy meal plan
- Medication reminders/set-up/administration
- Shopping

\*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 20 million Americans who suffer from diabetes, Right at Home can help manage the disease through:

- Education of what affects blood glucose levels
- Coordination of a healthy meal plan
- Development of a light exercise schedule
- Shopping
- Meal preparation
- Medication reminders/set-up/administration

## Heart disease

Right at Home has extensive experience in prevention and care when it comes to managing heart disease. We can customize a program for your loved one that:

- Develops and/or implements a heart healthy diet (including shopping and meal preparation, if necessary)
- Monitors and/or administers medication
- Helps with the daily activities of living (such as Homemaking and Hygiene)
- Assists with physician-prescribed exercises

## Neuromuscular diseases and disorders

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

- Safety supervision
- Ambulatory assistance
- Getting dressed
- Grooming
- Light housekeeping
- Laundry services
- Medication reminders
- Cognitive stimulation

## Cancer recovery

Many cancer patients feel more comfortable receiving care at home so that they're not separated from family, friends and familiar surroundings. But cancer is a condition that can change relationships and require families to address new issues.

In-home care is often a great way to alleviate some of the pressures of family caregiving when it comes to cancer, allowing you to focus on emotional support instead of the details of daily activities. Right at Home caregivers can help with any of the care services, as well as supplement any hospice care.

## Hospice/palliative support

Whether you and your family are simply trying to relieve someone's pain during a serious illness or whether you're trying to provide end-of-life care, it can produce a lot of stress for family members involved in caregiving.

Right at Home can give you and your family a respite from the daily tasks that seem to build. From light housekeeping to meal preparation, Right at Home caregivers can provide support during trying times. In addition, we work with Hospice and palliative care agencies to further support your needs and those of your loved one.

## Mental health

Regardless of age or physical ability, some people who suffer from 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 are diagnosed.

Right at Home can provide numerous services that help families do more than just survive a loved one's struggle with the effects of a mental health disorder. We can be a large part of helping a family thrive on their path of recovery. We can also help when mental health is a concern for seniors who are coping with the reality of becoming homebound.

## Traumatic brain injury

Right at Home can help families who find themselves coping with the unexpected effects of a sudden injury to the brain.

Whether it's helping a family establish new routines immediately after the injury or providing respite to families who have established a system of care, Right at Home has numerous services that can help. If there are any medical needs, skilled nursing is available in many areas.

## Paraplegia/quadriplegia

Right at Home provides numerous services to loved ones who have a spinal cord injury and need a wheelchair for daily living.

Our caregivers can help someone adjust to a new living situation directly after a spinal cord injury. They can also continue to assist with any household tasks that are complicated by an injury. For quadriplegia, caregivers can assist in a family member's daily hygiene. And if there are any medical needs, skilled nursing is available in many areas.

More  
Resources

# Resources and Options Available to Adult Caregivers

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 elderly 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. And you could always hire additional **paid caregivers** to supplement care. However, if you hire an individual who isn't associated with a home care agency, keep in mind that you assume employer responsibilities. Most homeowners' insurance policies exclude injury to privately hired caregivers, and many of those caregivers aren't bonded or insured, so you'd be legally and financially responsible for many of their actions and responsible for the tax obligations.

You could also hire a **private duty home care agency** to provide services to your loved one. You should ask for proof that they perform background checks on their caregivers, as well as any required licensing. They 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 home care services.

## How do I pay for home care services?

Medicare, Medicaid and most employer-sponsored HMO and PPO plans will only reimburse you for intermittent visits from a home care nurse on a temporary basis and only when your loved one has a specific qualifying medical diagnosis. In general, these types of insurance policies are not designed to pay for ongoing, hourly caregiving services that are classified as "Long-Term Care." (Use the Official Medicare Eligibility Tool at [www.medicare.gov/LongTermCare/Static/Medicare.asp](http://www.medicare.gov/LongTermCare/Static/Medicare.asp) to learn more.)

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

- Long-term care insurance
- Reverse mortgages
- Employer-sponsored Health Savings Accounts (HSA) or Flexible Spending Accounts (FSA)
- Employee-sponsored caregiving stipends, such as "Back-Up Care" programs for employees who are adult caregivers and travel for work
- Family trust funds
- Workers' compensation insurance
- Catastrophic auto insurance
- State-subsidized home- and community-based services, often referred to as "Medical Waiver" programs. (Age and income qualifications apply.)
- Veterans Aid and Attendance

# 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, the other for managing healthcare.

## + Healthcare Power of Attorney

Healthcare power of attorney becomes active only when an individual is so ill that he or she can't make or communicate a healthcare 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.

Do not assume that family members automatically have the right to make these types of decisions. Family members are not given powers of attorney by default. Most state laws are quite vague about who is permitted to make medical decisions for another person. A valid power of attorney clarifies the decision-maker for physicians. And when issues such as life support or terminal illness are involved, clarification becomes incredibly important.

More than one agent can be named. If this happens, there is typically an order assigned to agents in terms of who's contacted and when. Often, a family member who lives nearby is named the primary agent, but an out-of-town family member could be named as a second agent in case physicians are unable to locate the primary agent in an emergency.

## \$ 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.

## Learn More

To learn more about powers of attorney, contact an elder law attorney in your area through the National Academy of Elder Law Attorneys ([www.naela.org](http://www.naela.org)). Consult with any of these attorneys to discuss your needs and concerns. Laws regarding powers of attorney are different in every state, so consulting an experienced attorney is very important.



# Questions to Ask When Hiring a Caregiver

If you decide on home care, there are several questions you should ask the home care agency to ensure your family and loved one remain safe, healthy and happy:

- If the caregiver becomes ill, goes out of town or is otherwise unavailable, what are the alternative arrangements?
- Who pays the caregivers' federal and state taxes, Social Security (FICA) and unemployment insurance so that our family is not legally responsible?
- Can you verify that the caregivers are legally able to work in the United States?
- If the caregiver is injured at a client's residence, who is responsible? (Many homeowners' insurance policies exclude injuries to "domestic employees," so the caregiver should be covered by workers' compensation insurance.)
- Do you perform criminal background checks and state abuse registry checks? Do you check caregivers' references from prior work history?
- Are you bonded and insured in case of injury or theft?
- How do you document that your services were indeed completed?



# Adult Caregiving Resource Links

When caring for a loved one, there's no such thing as too much information. Hopefully, these links can provide even more information about caring for your loved one and his or her specific needs.

## Aging

American Society on Aging  
[www.asaging.org](http://www.asaging.org)

National Council on Aging  
[www.ncoa.org](http://www.ncoa.org)

National Resource Center  
on Nutrition, Physical  
Activity and Aging  
[nutritionandaging.fiu.edu](http://nutritionandaging.fiu.edu)

National Association of  
Area Agencies on Aging  
[www.n4a.org](http://www.n4a.org)

National Association  
of Professional Geriatric  
Care Managers  
[www.caremanager.org](http://www.caremanager.org)

## Government

Administration on Aging  
[www.aoa.gov](http://www.aoa.gov)

Centers for Medicare  
and Medicaid Services  
[www.cms.gov](http://www.cms.gov)

U.S. Government/  
Senior Citizens' Resources  
[www.seniors.gov](http://www.seniors.gov)

United We Ride  
[www.unitedweride.gov](http://www.unitedweride.gov)

## Caregiving

Right at Home Newsletter  
[www.caringnews.com](http://www.caringnews.com)

Direct Care Alliance, Inc.  
[www.directcarealliance.org](http://www.directcarealliance.org)

Family Caregiver Alliance  
[www.caregiver.org](http://www.caregiver.org)

Kaiser Family Foundation  
[www.kff.org](http://www.kff.org)

National Clearinghouse on  
the Direct Care Workforce  
[www.directcareclearinghouse.org](http://www.directcareclearinghouse.org)

National Family  
Caregivers Association  
[www.nfcacares.org](http://www.nfcacares.org)

National Guardianship  
Association, Inc.  
[www.guardianship.org](http://www.guardianship.org)

National Private  
Duty Association  
[www.privatedutyhomecare.org](http://www.privatedutyhomecare.org)

Third Age  
[www.thirdage.com](http://www.thirdage.com)

## Health/Medical

Alzheimer's Association  
[www.alz.org](http://www.alz.org)

American Association for  
Respiratory Care  
[www.aarc.org](http://www.aarc.org)

American Cancer Society  
[www.cancer.org](http://www.cancer.org)

American Diabetes Association  
[www.diabetes.org](http://www.diabetes.org)

American Heart Association  
[www.americanheart.org](http://www.americanheart.org)

American Lung Association  
[www.lungusa.org](http://www.lungusa.org)

American Stroke Association  
[www.strokeassociation.org](http://www.strokeassociation.org)

National Parkinson Foundation  
[www.parkinson.org](http://www.parkinson.org)

National Alliance  
for Hispanic Health  
[www.hispanichealth.org](http://www.hispanichealth.org)

National Organization  
on Disability  
[www.nod.org](http://www.nod.org)

American Hospice Foundation  
[www.americanhospice.org](http://www.americanhospice.org)

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