Memory Care Navigating Options For Your Loved One

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C There are only four kinds of people in this world; those who have been caregivers, those who are currently caregivers, those who will be caregivers, those who need caregivers.

~ Rosalyn Carter

Recognizing the Need for Memory Care

Dementia may sneak up on a loved one so slowly it's hard to recognize. People with memory issues can become skillful at hiding it, offering vague answers to questions for which they can't remember the answer, or nodding their head when they really don't understand what's going on.

Family caregivers may start to see tell-tale signs, such as memory lapses, difficulty solving problems, difficulty with familiar tasks, and confusion with time or place. A loved one may ask the same question repeatedly, not remembering they have asked it before. Judgement and decision making may become impaired over time. People with dementia may become withdrawn, and have changes in mood or personality. Some of these changes are harmless, but others pose a safety risk. Waiting too long to get help may reduce the quality of life for both the caregiver and the person they are caring for.

Family caregivers often try to take care of their loved one all by themselves at home for as long as possible. Their love and loyalty for their loved one may cause them to give so much it hurts. Caregiver burnout is a state of physical, emotional and mental exhaustion. Ironically, when caregivers reach that point, they are less able to provide the quality of care they so desperately want to give. Waiting too long to get help may reduce the quality of life for both the caregiver and the person they are caring for. *

Next Steps

What are the steps to get the memory care your loved one needs? There are several types of dementia: Alzheimer's Disease, Vascular Dementia, Dementia with Lewy Bodies, Mixed Dementia, Parkinson's Disease, Frontotemporal Disease, ALS, Huntington's Disease, and more.

- 1. Your loved one's doctors should be able to provide a dementia diagnosis and suggest a course of action.
- 2. Once the diagnosis has been made, you will want to gather information on the types of care that are the best for your loved one. You may choose in-home care, an adult day care center, adult family home, or a senior community that includes memory care.
- It is important to discuss these options with family members, and take action to provide your loved one with the care they need before the family caregiver burns out.



Legal Affairs

Is your legal house in order? While your loved one is still able, make sure their legal affairs have been taken care of. Speak with an elder care attorney about matters such as a will, advance healthcare directive, general durable power of attorney, healthcare power of attorney, and more. These matters are easier to handle earlier in the disease. �



Not Quite Ready?

What if your loved one is not quite ready for memory care? Your loved one may not need memory care yet, but the signs say the time may come. Consider a senior living option that offers independent living, assisted living and memory care services in the same community. This allows your loved one to stay in place as their needs progress. Memory care communities can help offer your family peace of mind. The family caregiver who was taking care of your loved one at home will still have an important role in providing love and support, and they will have the energy to do so with the help of the memory care community. *

Note — not all senior living communities offer memory care. Be sure to ask while doing your research.



Kinds Of Care Provided

What kinds of care do memory care communities provide? Memory care communities provide compassionate care for your loved one in a warm, secure, residential setting. Family members are encouraged to visit and share meals with their loved ones. Some memory care communities offer secure gardens or outdoor seating areas.

Memory care residents may participate in a wide range of activities to enhance the quality of their lives, such as physical fitness classes, social activities, art and music programs, intellectual challenges, and more. These activities can be tailored to the life history and desires of each resident.

Your memory care community will provide various care services for your loved one. Most communities will store and administer medications under the supervision of a licensed nurse. If your loved one requires hospitalization or outside medical services, the community may coordinate care with the providers.

These activities and policies vary from community to community, so be sure to ask when choosing a community that's right for your loved one. �



Payment Options

What are the payment options for memory care? Your family may be concerned about how to pay for the memory care services your loved one requires. There are several options for payment, and different providers accept various options.

- Private pay is a common option. Most seniors collect a monthly income from *Social Security* or a pension earned from a lifetime of work. Many seniors turn to the equity in their home for help with costs. They may sell their property and use the lump sum to cover costs.
- 2. Long-term care insurance may provide for extended residency in an assisted living or memory care community.
- 3. If you served in the U.S. military and were honorably discharged, you may be able to use *Veterans Benefits* for some types of coverage.
- 4. *Medicaid* is a government health insurance plan, open only to the financially needy and only accepted at certain facilities.

Paying for memory care can be challenging. Before you commit to methods of payment, be sure you know all of your options. There are financial planners that specialize in providing advice on these options, and different states may offer various programs and services. �

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The Conversation

How to have the conversation with your loved one about memory care. This conversation should focus on how to provide the best quality of life for your loved one, the family caregiver, and the rest of the family. Taking action can improve the quality

Involve medical professionals. Get their opinions, and determine a course of action.

of life for the whole family.

Research the care and payment options and find the best solution for your loved one. Discuss the options with interested family members. Come up with a clear course of action before having the discussion about memory care with your loved one.

Your loved one may not be in the best position to research all of these memory care options, so you need to help them. Let them know that medical professionals were involved in determining the solution. Deliver the message with love and compassion. Meet resistance gently, with the knowledge that you are doing the right thing. �



Resources

- » Alzheimer's Association: www.alz.org/
- » Alzheimer's Disease & Related Dementias *National Institute on Aging:* <u>www.nia.nih.gov/health/alzheimers</u>
- » Where You Live Matters: www.whereyoulivematters.org/
- » Recognizing Caregiver Burnout Web MD: www.webmd.com/healthy-aging/caregiver-recognizing-burnout#1
- » Understanding the Cost of Memory Care Seniorly: www.seniorly.com/memory-care/articles/understanding-the-cost-of-memorycare

About Merrill Gardens

Merrill Gardens owns and operates senior living communities with a focus on residents and team members. Merrill Gardens started with one community in Seattle, Washington in 1993 and we now have over 30 locations across the country offering independent living, assisted living and memory care. Through innovative programs and a determined commitment to residents and team members, Merrill Gardens is one of the most respected senior living providers in the country. ***** Our Mission is to provide an inspiring environment for our residents, families and team members where every life is defined by the possibilities.



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