



# *Caring Conversations:* **A GUIDE FOR CAREGIVERS**



# THE CAREGIVER JOURNEY



According to a 2020 study by the National Alliance for Caregiving, 1 in 5 Americans are caregivers. This number is expected to continue to rise as our population continues to age. For some, becoming a caregiver can be a gradual process, while for others, it can happen rather quickly. Caregiving can last a few days or be ongoing for months and years. No matter how it starts or how long it lasts, it can cause some shock and disruption in the lives of both the care recipient and the caregiver. This booklet is intended to provide guidance to caregivers to help make informed decisions about their role.



# PLANNING AND PREPARING



## Get legal affairs in order

This includes getting financial or medical power of attorney. It may also be a good time to work out an estate plan or update a will. If funding for an attorney is a concern, Iowa Legal Aid may provide free legal assistance to individuals over 60. Visit [www.iowalegalaid.org](http://www.iowalegalaid.org).



## Get informed

Ask your care recipient's physician about their diagnosis to help plan for the future. Reputable websites will help you learn about the specific disease(s).



## Join a support group

A support group can be a great resource to cope with issues you may be experiencing. Northeast Iowa Area Agency on Aging (NEI3A) offers both in-person and virtual meetings. In addition, many associations offer disease-specific support groups. For a list of NEI3A groups, visit [www.nei3a.org](http://www.nei3a.org).



## Take care of yourself

Caregivers have twice the rate of depression as the general population. It is important to devote time to caring for yourself to prevent depression and burnout. Keep up with regular doctor appointments and participate in self-care activities to minimize your risk.



## Connect with NEI3A

NEI3A has a Family Caregiver Support Program to ensure you are receiving the assistance you need. Call 1-800-779-8707 to connect with a caregiver specialist.

# RECOGNIZING THE NEED FOR ASSISTANCE



When someone can no longer live entirely independently, another person or agency will find themselves filling in to make up for the deficit. Every person's situation is unique. Some may need help with getting their mail or groceries, while others may need total assistance with bathing, dressing, and toileting tasks.

You may feel easily equipped to handle your new role as a caregiver, or you may be uncertain about where to turn for help. Services are available to ensure that the care recipient is receiving adequate care based on their needs.



# Long-Term Care/Housing Arrangements



- **Homecare.** Care can be accessed right at home. Agencies are available to help with cleaning, shopping, bathing, dressing, and supervision. NEI3A can access a state-wide database with information about local agencies. This information can be accessed by calling 1-800-779-8707 or visiting [LifeLongLinks.org](http://LifeLongLinks.org).
- **Senior Apartments or Independent Living.** A senior apartment or independent living facility is an apartment where maintenance is provided. Additionally, some may provide an emergency response pendant or meal options. In this living arrangement, the care recipient lives independently or can receive private pay services from an outside agency.
- **Assisted Living.** An assisted living facility provides meals and has a staff person on-site 24 hours per day to provide an on-call service. They also can help (for an additional fee) with tasks such as bathing, dressing, medication management, cleaning, transportation, etc.
- **Nursing Facilities.** A nursing facility, or nursing home, is available for persons requiring more care than an Assisted Living can provide. Examples include assistance with transferring, toileting, wound care, insulin injections, etc.

# OPTIONS AVAILABLE FOR HOMECARE COST



Home care can be an affordable route if a person needs intermittent care. Several programs may be available to help pay for services. Listed here are payment sources for homecare:

## **Medicare** (or other private health insurance)

Medicare is the health insurance provided by the federal government when someone turns 65, has been on disability for two years, or has certain specific medical conditions. Medicare will pay for Home Health (including speech therapy, physical therapy, occupational therapy, nursing, home care aide, and social work services) to individuals who meet the following conditions:

- Have skilled nursing or therapy need
- Are homebound
- Have been ordered by a physician

Schedule an appointment with your loved ones' physician to begin services through Medicare. Medicare can provide these services until the patient is no longer homebound or has met their skilled goals.

## **Veteran's Administration (VA)**

The VA will pay for home health and respite care for qualified veterans. In addition, veterans may qualify for a monthly pension to help with the cost of home care. To begin services through the VA, you can schedule an appointment with your local VA representative or speak to the social worker at the VA clinic.

## **Long-term care insurance**

Some long-term care insurance policies will pay for home care, while others may only pay for nursing home or assisted living care. To begin services with long-term care insurance, check with the insurer.

## **Medicaid**

Medicaid is a state-run health insurance for people with limited resources and income. Medicaid will pay for some home health services like nursing and home care aid services. As with Medicare, these services need to be ordered by a physician but do not require the recipient to remain homebound.

## **Medicaid Waiver**

A Medicaid Waiver is a program for low-income, low-resource individuals with a self-care deficit. A Waiver program participant is assigned a case manager to help navigate the available benefits and arrange services. NEI3A can assist individuals in applying for waiver programs. For assistance, call 1-800-779-8707.

## **Grant Funding**

There may be grants available to help pay the cost of home care. Connect with NEI3A for more information.

## **Private Pay**

People can also be billed directly for home health services received.



# LEVEL OF CARE WHO DECIDES



There can be as many opinions about what level of care is needed as there are people in a family. It is usually beneficial to involve the recipients' physician in planning for increasing levels of care. The physician may be able to order occupational therapy to evaluate a person's safety at home.

Decisions regarding facility placement can cause caregivers a lot of anguish and anxiety. Ultimately, the caregiver, their family, and loved ones may have to make this decision. Clear communication about wants and needs can reduce feelings of stress and anxiety. NEI3A offers "Powerful Tools for Caregivers" classes that can help caregivers learn how to communicate feelings about difficult topics such as facility placement.



# HOW TO FIND FACILITY PLACEMENT



There can be a lot to think about when considering a nursing home or assisted living placement, some examples:

**1. Care recipient/caregiver preference**

**2. Location**

**3. Level of care availability**  
Do they need a specific level of care - memory care, nursing home, or assisted living.

**4. Bed Availability**

**5. Insurance/Payment Options**

If your loved one is in the hospital, there will typically be a social worker or discharge planner that can assist with nursing home placement. If they are entering a facility from home, the caregiver will be called on to make the arrangements. This starts with a phone call to the facility. At the time of admission, new residents will be assessed by a nurse from the facility and have a physical and TB test.

# DEALING WITH STRONG EMOTIONS



As a caregiver, you may make difficult decisions that overwhelm you emotionally and mentally. It is important to understand that your health and well-being are vital to your ability to continue to give care. Make sure you engage in regular health and wellness activities and get regular breaks from caregiving tasks.

Here are some self-care tips:

- Have a list ready of chores you would like assistance with, and practice asking for help from friends and family.
- Make time for activities that you enjoy to lift your mood.
- Seek out a support group to connect with other people experiencing similar challenges.
- See your physician if you experience lingering feelings of anxiety or low mood.

While caregiving comes with many challenges, there are healthy steps you can take every day to decrease your stress. A healthy diet, along with adequate sleep, exercise, and regular breaks, can lessen your risk of caregiver burnout. Understand that while you may make mistakes, you are doing the best you can.



# WHERE TO TURN FOR HELP



Caring hearts need support, and NEI3A has a staff person in each of our four regional offices (Decorah, Dubuque, Waterloo, and Marshalltown) dedicated to caregivers. We are available for individual consultations and virtual and in-person support groups and facilitate regular “Powerful Tools for Caregivers” classes. We can help guide you through your caregiving journey. If you have any caregiving-related questions and are unsure where to turn, please contact NEI3A at 1-800-779-8707; we are here to help!

## **Resources for Caregivers:**

Northeast Iowa Area Agency on Aging  
[www.nei3a.org](http://www.nei3a.org)

## **Powerful Tools for Caregivers**

[www.powerfultoolsforcaregivers.org](http://www.powerfultoolsforcaregivers.org)

## **Family Caregiver Alliance:**

[www.caregiver.org](http://www.caregiver.org)

## **Vaccine information:**

[info.lifelonglinks.org/what-are-you-living-for](http://info.lifelonglinks.org/what-are-you-living-for)

## **Caregiver Action Network**

[www.caregiveraction.org](http://www.caregiveraction.org)



**1-800-779-8707 | [www.nei3a.org](http://www.nei3a.org)**

*NEI3A service older adults, caregivers, and persons with disabilities in Allamakee, Black Hawk, Bremer, Buchanan, Butler, Chickasaw, Clayton, Delaware, Dubuque, Fayette, Grundy, Hardin, Howard, Jackson, Marshall, Poweshiek, Tama, and Winneshiek Counties.*