

# Family Caregiver Resources

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Helpful tips for family caregivers

## **Family Caregiving 101**



Family caregivers typically spend four to five years caring for an aging relative. While gratifying, it can also be overwhelming. Pacing yourself for the long haul is part of the solution.

This issue of our newsletter outlines the top support strategies recommended by *millions* of family caregivers who have come before you. Take advantage of their insights.

## Seek information, training and support

- Medical information and skills. Get a thorough and accurate diagnosis. Learn from
  the medical team about treatments. Ask what you can do at home. And explore online
  at credible websites. Non-profits specializing on the disease are a good bet. For
  instance, the COPD Foundation, or the Alzheimer's Association. The National Institutes
  of Health are a respected source. Also, the Mayo Clinic, Cleveland Clinic, and WebMD.
- **Guidance from a professional in the field of aging.** Go to Eldercare.acl.gov for free information and referral to services anywhere in the U.S. For more robust help, hire a care manager or advocate. Look for someone who understands the bio-psycho-social aspects of aging. A person who also has a deep knowledge of local and national programs, as well as the best providers.
- **Practical tips and support from other caregivers.** Look to the professionals for medical advice. But join a caregiver support group for emotional support. You'll also get invaluable tips on coping with daily challenges. Caregiving is very isolating. It helps to know you are not alone.

#### Find help for physical tasks

- **Family and friends.** They are the first to help, but they are not always available. Call a family meeting to strategize together.
- **Community programs.** These deliver specific services for free or a nominal fee. For example, Meals on Wheels delivers free or low-cost meals once a day to homebound persons. Or there may be help with transportation. Look for a volunteer driver programs by a faith organization or senior center. There are usually eligibility requirements.
- **Hired care.** Paid help is the most reliable source of assistance. Especially for the time-consuming hands-on tasks. But Medicare does not pay for this type of care. Home help is generally an out-of-pocket expense.



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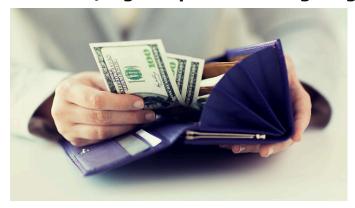
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## [YOUR PHONE]

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## Financial/legal aspects of caregiving



### Look for financial support for caregiving

Medicare doesn't pay for home care or other non-medical support. You'll need to find other options.

- Benefits. Does your loved one have long-term care insurance? Did they serve in the armed forces? (If so, they may be eligible for Veteran Benefits.)
   BenefitsCheckup.org may uncover other sources of support.
- Local programs. Are there state or local programs that help pay for some caregiving time? Or pay for respite? Check for a housing subsidy. Or a government waiver to reduce the cost of care.
- **Tax deductions.** If you provide more than 50% of the financial support for your loved one, you may be eligible for some tax relief. Talk with a tax specialist.
- Family Medical Leave Act. While it does not provide for paid leave, this legislation can protect you from losing your job if you have to take time off work for family caregiving. Talk to the HR department at your place of employment.

## Get paperwork in order

- Medical records. Keep a current list of doctors, medications, current diagnoses and past medical history. Find out how to access medical providers online. Also, keep records/notes from the hospital, lab, and doctor visits.
- Financial overview. Learn about your relative's income and expenses. Find all their accounts and account numbers. This will help you with eligibility requirements and deciding what services can be afforded.
- Powers of Attorney. Whether due to coma, dementia or some other condition, your loved one may not always be able to voice their wishes. Have your relative work with an attorney to choose a decision-maker for finances and one for health care.
- A will and/or trust for disbursing assets. Likely your loved one has thoughts about what they want to have go to whom. Work with an attorney to draft the appropriate documents.

## **Pacing yourself**

If you develop health problems—mental or physical—what happens to your loved one? Their well-being depends on yours. So it's vital that you keep yourself healthy and in balance, for your sake as well as theirs. Not taking the time to do this is the biggest regret of former caregivers. There is always a way.

#### Take breaks

No one can be "on" all the time.

- Ask family to spell you. A little time after work, or on the weekend. Or some of their vacation time dedicated to taking care of your relative so you can do something nourishing for yourself.
- Consider an adult day program with activities and social opportunities for your loved one.
- · Investigate respite programs for short-term relief.
- Maintain a hobby or social connection that is completely unrelated to caregiving.
- Take a mental break at least 10 minutes a day. Perhaps you talk with a friend who has a good sense of humor, or watch silly videos. Maybe you meditate or pray.

#### Take care of yourself

- Keep up with regular doctor visits and preventive exams. Take your own health seriously. Do not postpone surgeries or other treatments you need.
- Cultivate healthy habits (seven to eight hours of sleep per day, regular exercise, and a healthy diet). Avoid unhealthy crutches such as alcohol, over-eating or medications.
- Be alert for signs of depression, the #1 mental health problem for family caregivers.
- Nurture your other relationships (spouse and kids, especially). They deserve your attention, and you need them. Find a healthy balance.
- Stay connected with friends, even if just by text.

  Isolation is bad for your mental and physical health.

**Periodically step back and acknowledge all that you do.** It's easy to feel you don't do enough, or aren't doing things perfectly. Instead, recognize the service you provide. Salute your achievements. You are doing noble work!

