

# Family Caregiver Newsletter

Newsletter Date January 2014

## The Powerful Caregiver

*This column is named after the class "Powerful Tools for Caregivers," a six-session workshop on helping caregiving families thrive (not just survive). It is offered in Racine County several times a year.*

### Medicare and Medicaid and Caregiving Family Needs

*Carl is a 75-year-old retired businessman who cares for his wife, Annette, who has dementia. Carl has high blood pressure and heart disease. His doctor has told him that he should have help because the stress of caregiving is affecting his health. Carl has hired an agency to provide Annette some help with personal cares and companionship while Carl runs errands. The person the agency sent is accepted and trusted by Annette, who accepts her help and direction. Carl would like to reconnect with some friends and rejoin a singing group he enjoys. He has always thought that when he needed help with Annette's care, Medicare would be there for him. Now he is told that Medicare will not pay for Annette's in-home care. His finances have dwindled with the economic times, and he cannot pay for the agency's services out of his pocket. After many years of hard work, he now feels helpless and betrayed.*

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What seems like betrayal to Carl is really a common misperception of Medicare benefits. Publicly funded programs can be confusing to say the least, and when the time comes that

they are needed, a caregiver's schedule may not afford the opportunity for a lot of fact-finding. So let's take a look at the roles of Medicare and Medicaid for caregiving families.

Medicare is a form of health insurance for people age 65, blind, or disabled for 2 years. Medicare often pays for hospital visits, doctor visits, lab work, prescriptions, and nursing homes for short term rehab, following a qualifying hospital stay. It can pay for home health care only when there is a physical condition which requires skilled nursing, or for physical or occupational therapists coming to the home (person is homebound). An example could be wound care for someone with bedsores or a surgical incision. Day-to-day care (like bathing, dressing, med reminders, meal prep and other chore services may be covered under Medicare so long as the skilled nursing or PT/OT is included.



Sometimes we feel as though we are alone on caregiver island.

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This is usually not covered by Medicare under other circumstances. This is where long-term-care (LTC) programs and other resources may be able to assist those who qualify.

Publicly funded long-term care for those who can't afford to privately pay for a service is available through Medicaid based programs. Medicaid has several different types, 1) that pays for long term care in skilled nursing facilities and 2) through community LTC programs sometimes referred to as Medicaid Community Waivers (Family Care, Partnership or IRIS). LTC Medicaid based programs can provide some care in the home, care at Adult Day Programs, or at certain Assisted Living Facilities. There are several programs to choose from, as the goal is "a flexible long-term care benefit, tailored to each individual's needs, circumstances and preferences." Some are self-directed, meaning that the participant or legal Guardian or activated POA can choose who will provide services approved by the program. The goal of the long-term care programs are to keep people out of skilled nursing facilities and in an environment where they are comfortable. So in the story above, perhaps Annette with the assistance of Carl, could participate in a self-directed program and keep the agency worker who already has a good rapport with Annette.

If you are married and live with your spouse and you are interested in enrollment in a Community Waivers Program, your spouse's income and many of your joint assets may be protected. Ask your county financial agency (WKRFP) for information on Spousal Impoverishment protection or go to

<http://dhs.wi.gov/medicaid/Publications/>

[p-10063.htm](#). You can also request this information handout from the ADRC. Do not think you have to wait until almost all of your assets are gone before calling about financial help.

If the above information seems a bit overwhelming, (as it did to Carl), where do you turn? Well, the simple answer is that **in Racine County you would call the Aging and Disability Resource Center (ADRC) at 262-833-8777**. Information and assistance specialists can help answer basic questions and set up an appointment to help you sort out your questions about Medicare, private pay options, and the Medicaid programs, in order to help guide you as to which program and/or resources will best suit your needs.

#### **Other ideas on help with the costs of caregiving:**

If you or your spouse are Veterans, you can contact the County Veterans Service Officer about possible programs that help with costs. The VSO in Racine County is Aloysius Nelson who can be reached at 262-638-6667.

If the care receiver has some form of dementia, like Alzheimer's, you may want to consider the Alzheimer's Family Caregiver Support Program (AFCSP) which can provide some financial help to those who do not qualify for the LTC programs. Again, you would contact the ADRC to in order to set up an appointment to get this process started.

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#### **Applying for Medicaid**

If you are interested in the long term care programs, you will want to request an options counseling appointment first to get information about being screened for these programs. Call the ADRC at 262-833-8777.

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You will need proof of your income and assets, proof of your medical bills, and evidence of US citizenship.

Some things you may need to submit along with your application:

Copies of:

- Bank documentation or statements, including joint accounts
- Pension documentation (stubs or proof of usual dollar amount)
- Social Security income documentation
- Shelter costs documentation (taxes/mortgage payments, utility costs for your home or apt.)
- Recent medical bills

- Copy of a passport or birth certificate

Always make a copy of the application and supporting materials for your own records.

You may also request an asset assessment.

The purpose of the Medicaid application is to determine how much assistance community members and nursing home residents will receive from Medicaid and to make sure residents are aware of their patient liability portion.



## Community Resources

This column highlights some of the many resources in our community. For more, see the Community Resource Directory available from the Aging and Disability Resource Center (262-833-8777) or [www.adrc.racineco.com](http://www.adrc.racineco.com).

### Ideas for Winter Activities

Sometimes in the winter we need to find something different to do... consider what you do like to do, but also take into consideration your care receiver's likes and motivation. For example someone might be very work oriented and would be motivated to do a "job." You may have the learner who enjoys "school," someone socially oriented who enjoys conversation and such, or one who likes to play so that would be appealing.

Use your imagination and don't be afraid to try things. If an activity is not successful you can stop and do something else. Create an environment of acceptance and turn potential failures into successes of any sort. Check out the Community Resource Directory (CRD) from the ADRC for some possibilities. **Some other Ideas:**

If you are in the area check out the Burlington Senior Center, Friendship Centers and the senior drop in center (pg 67 CRD). They offer a variety of group activities.

The Racine Art Museum (RAM) offers a specific art and cultural program (SPARK) for people with dementia and their companion.

Call Tina Blasko at 262-636-9572.

Contact your local Park & Rec Department about the programs available.

Tour local no or low cost attractions or make your own neighborhood tour. (Examples include history or oddity museums, Golden Rondelle, Zoo, etc.)

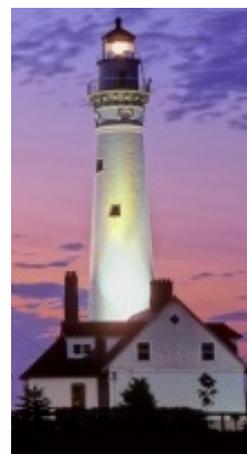
Volunteer together – contact the Volunteer Center at 262-886-9612 for short term or ongoing volunteer opportunities. You can also go directly to local non-profit agencies whose cause you support, as they are generally always interested in volunteer support.

The local YMCA generally offers a no cost senior day where you can use the facilities or attend special programs.

Attend local, intramural, sporting events at local facilities and cheer on the adult or youth sports participants. You can also consider school sporting events.

Play simple games like dice (Yahtzee for example), toss a ball or balloon, play "corn hole" bean bag toss games or create your own target(s). Sort your photos.

*May I have...  
Serenity to  
accept the things  
I cannot change,  
Courage to  
change the things  
I can, and  
Wisdom to know  
the difference.*



**Aging and  
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**Caregiver  
Opportunities**

Mary Finley, Outreach Specialist from the **Alzheimer's Association**, will be available for family consultations on Wednesday, January 22nd between 2 and 4 p.m. at the ADRC office located at 14200 Washington Ave (just west of I-94). This invitation is extended to those dealing with **any type of dementia**. For an appointment call Felicia Elias, 833-8761.

**Support Groups for Family Caregivers**

**First Thursday 10:30 am-12 Noon**

**January 2nd**

**Alzheimer's Association Group**

For Families Dealing with Alzheimer's and other Dementias  
Lincoln Lutheran Office Bldg, 2000 Domanik Drive, 4<sup>th</sup> Floor

**First Friday 12 Noon-1pm**

**"Caregiver Connection" Telephone Group**

**January 3rd**

Call 262-833-8762 to pre-register

**Second Tuesday 1:30-3:00 pm**

**January 14th**

Yorkville United Methodist Church

17645 Old Yorkville Rd. (3 Miles West of I-94, Just N. of Highway 20)

**Second Saturday 10:30 am-12 Noon**

**January 11th**

Atonement Lutheran Church,

2915 Wright Ave

Park and enter in back of building (on South side).

**Third Wednesday 1:30-3:00 pm**

**January 15th**

Burlington Senior Center, Eppers Room,  
209 N. Main St

**Third Thursday 6:00-7:30 pm**

**January 16th**

**Alzheimer's Association Group**

For Families Dealing with Alzheimer's and other Dementias  
Atonement Lutheran Church, 2915 Wright Ave  
Park and enter in back of building (on South side)