

## **WHERE DO I BEGIN?**

Deciding to move a parent into assisted living is a big decision - and one that is best done by making numerous smaller decisions. Going from considering making such a move to taking action (or not) can be made easier by realizing a few things about this process. You are not the first person to have to deal with the many issues, challenges, and emotions this decision entails. Many others have already gone through this process and you can benefit from what they have learned. This list is meant as a way to help you not to miss any details - be they emotional, financial, or pragmatic - that you might need to focus on in order to help make your parent's move to a new living arrangement as smooth as possible.

Looking at this list like this the first time may first make you feel more overwhelmed than you originally felt. One of the best ways to get beyond such feelings is to begin to work through questions and steps that that you can easily deal with. This will help you to see what is potentially going to more challenging for you in moving your parent. Facing your biggest challenges, in part by knowing what they are, will help you become better informed, enable you to be more proactive, and ultimately allow you to arrange an assisted living situation for your parent that you can be confident is the best that can be found.

### **1. Where do I begin?**

At the beginning. Make a list of questions. The most important - "is this move really necessary?" Consider the pros and cons to a variety of options:

- Can they stay where they are, with more outside or family help?
- How much assistance do you need in the assisted living arrangement you envision for your parent (for example - would a room-mate or live-in caregiver work)?
- Can they move in with family or someone close to them?
- How willing are they to move?
- What other special circumstances apply to your unique situation?

## 2. How do I find a 'good' place for them to live?

Check out local and national referral services. Public services can be found through your state's Department of Human Resources. There are many private referral services as well. Most private services earn a referral fee from the community your parent chooses to reside in so there should be no charge to you for this service. Just to be safe, always ask first if there is a fee. One of the largest national referral services is A Place for Mom.

Some good (and simple) checklists for what to look for in a senior community can be found at the New Hampshire Health Care Association website and the American Health Care Association website.

## 3. How much will it cost?

Private pay assisted living facilities in the US range from \$800 to over \$5,000 monthly, based on location and level of care. In addition to rent, lease, or purchase costs consider any add-ons that may be required or desired. Some examples of these costs can include:

- administration of medication
- laundry service
- transportation to doctors or shopping
- security deposit

When you are pricing and comparing various assisted living facilities, you should also find out how often fees rise and how much notice you will get about such raises.

#### **4. How will we pay for it?**

Many assisted living communities want an assurance, in the form of a net worth statement, that your parent will be able to afford to live there for the reasonably projected future. If you are serious about being a person that is going to help your parent move into assisted living, this is a time where you will likely need a clear understanding of your parent's financial resources. This may be uncomfortable. It will often be necessary. You must realize that part of considering moving a loved one into assisted living is recognizing that this person is losing the ability to independently manage numerous aspects of their life. Dealing with financial issues is often an emotional turning point for many families but with a clear financial picture you will be able to evaluate what they can afford in the way of housing and assistance.

If your parent is a military veteran or a spouse of one, visit a Veterans Administration office (or you can get started at their website) to see if they are eligible for ongoing benefits.

Medicare does not pay for housing but under strict financial restrictions Medicaid may. the federal government is currently reforming its long term care benefits (Medicaid long term care reform).It will not help to transfer your parents assets into your name to decrease their net worth; there is a strict 'look back' of several years when considering eligibility for Medicaid.

#### **5. What medical, emotional, financial and family resources will my parent and I need?**

Be proactive! Dealing with medical paperwork, coordinating schedules, pulling together resources in ways that will be a stretch because you have never faced this challenge before is rough enough. You will also be dealing with the emotions that inevitably arise when you have deal with what is likely the final chapter of a loved one's life. It is easy to get a little overwhelmed, and that is Ok, but you will be more effective in accomplishing what you need to get done if you try to stay on top of things.

Get a flexible file, or use whatever file system works for you, and collect all medical records and all drug information (name of drug, purpose, dosage). Keep these updated and take them with you when your parent is examined, evaluated, when a new doctor is seen, and when new drugs are prescribed. If your parent has someone else take them for doctor visits be sure they have a copy of this information as well so it travels with your parent.

Join a caregiver group. To find one call your local senior center, church, or local assisted living communities. The aging of the baby boomer generation will provide you with plenty of chances to find good company on this new journey in your life. Caregiver groups can be an invaluable place to get advice and emotional support.

Help your parent stay engaged with family and peers, even if it's a challenge. Have family take turns calling and visiting. Try to coordinate visits and calls with friends and neighbors.

Be sure that wills, living wills and power of attorney are in order. Get as much information as you can about bank accounts, insurance policies, last wishes, names of doctors, lawyers and ministers. This is often a difficult subject for parents and children; in our family we approached it by having the adult children discuss and take care of these tasks at the same time as our elderly parents.

Engage as many family members as you can to work through this process. Too often things get dumped on a dutiful daughter or son while the rest of the family looks on. Even if everyone doesn't agree on what is done, everyone should be heard and involved. If there is extreme disagreement in the family you may want to have an elder care attorney or minister mediate.

## **6. What can they take with them?**

This all depends on where they're going and how much living space they will have.

Take favorite pictures and other small treasured things that may be decorating their walls; familiar things can make them feel more at home more quickly, and it gives them things to talk about with their new neighbors.

Make a floor plan of their new residence on paper or on the computer and do a scaled layout of their furniture. Then decide what they will take and what to do with the excess so it's not in your basement or an expensive storage facility for years to come.

Some communities allow very small dogs and cats; most do not. Ask the community for a list of do's and don'ts.



## **7. How much might their life change?**

This is often one of the biggest changes in a person's lifetime. Many seniors view this move as the last one of their lives, and it can cause them to be sad, depressed, or angry. More positive folks see it as a way to unburden their families and feel more secure about receiving the ongoing care they need. Community caregivers are trained to notice and deal with differing attitudes, and you should work with them and with your parent to help them adjust.

Most communities make strong efforts to keep people active and engaged, mentally, physically, and socially in ways that are appropriate for their level of mobility and mental ability. Many seniors find this renewal of peer interaction very rewarding and enjoy productive ways to spend their time. People who are more inward and who don't enjoy social interaction may feel crowded or put upon.

## **8. How much might my life change?**

Take time out to consider this. Much of your focus is put on your parent. Once you feel assured that they are settled in and well taken care of you should give yourself some time and space to settle in yourself, without guilt. Just as a parent breathes a sigh of relief when their children leave home, and at the same time misses them sorely, allow yourself to go through conflicting emotions. Life will be different for them and different for you, some things you will like and some you won't. Talk through it. Walk through it. You, your parent, and your family will continue to evolve.

## **9. How can I make the move easier on them?**

Spend the first day, move-in day, with them. Set a realistic expectation about how much time you will be able to spend with them afterward. Help them get to know others in their assisted living community by engaging in structured activities. Take another resident along when you take your parent out for a visit, shopping, or for a meal.

Get them as involved in the decision, and in the move, as they can possibly be in the choice of where to live. You can plan joint advance visits and talk with several residents, as well as have more than one meal in the communities they prefer.

Many assisted living communities also offer weekend visits to help potential residents make a decision. (Most offer this as 'respite care' to give families a break from care giving, or to see that a parent is cared for if their caregiver children need to go out of town for a limited time.)

## **10. Where do I turn with problems which may come up?**

No living arrangement is perfect. There are many frightening stories out there, and many heartwarming ones as well. My experience is that most people serving the needs of seniors are dedicated, hardworking, resourceful and caring people. If problems do arise, and if you want to anticipate them, research your parent's chosen community through a local ombudsperson. These senior advocates inspect and rate communities and know which ones are safe, clean and well managed. You can also seek out an elder care attorney that specializes in the legal needs and rights of seniors.