

A young woman with her arms around an elderly woman, both smiling. The young woman is wearing a green cardigan over a black and white striped shirt. The elderly woman is wearing a coral-colored top. They are standing outdoors in a grassy area with trees in the background.

**HealthAdvocate<sup>SM</sup>**

Helping You  
**Help a Loved One**

**Information and Resources**





# Helping You Help a Loved One



## What you need to know about caregiving



As a caregiver of a loved one, you are not alone. According to the National Alliance for Caregiving, over 65 million people in the U.S. provide care for a friend or family member who is chronically ill, disabled or elderly. Those in need of care are people who suffer from a wide variety of conditions, from cancer and developmental disabilities, to Multiple Sclerosis, Alzheimer's disease, Parkinson's disease and more.

As a condition progresses, ordinary tasks like meal preparation, bathing and feeding can become even more demanding and the responsibility can often result in “caregiver burnout.”

However, there is help. What follows are valuable tips to help you give your loved one the best care possible while protecting your own health.

### **We Are Here for You**

Health Advocate can support you and your family with caregiving tasks and help alleviate stress so you can focus on providing the best care for your loved one. **Read on for more details.**



# Make the Most of Available Resources

**You don't have to shoulder the responsibilities by yourself. Look to your family, community, employer, and local and national organizations for help.**

**Understand the diagnosis.** The first step is talking with your loved one's doctor to help you fully understand the severity of the condition and what you can expect to happen over the coming days, months and years. Know what to expect and what you can do to provide a safe, comfortable environment for yourself, your family and your loved one.

**Make a plan.** Your plan should include a list of things you have to do and the resources you will need to make them happen. This can include items like reviewing your insurance coverage, getting legal help, building a daily care schedule, reaching out to family members and making special arrangements with your employer for ways to help you handle your caregiving responsibilities.

**Find a support group.** There is great strength in knowing you are not alone. You can find special community and online support groups. There are many resources to help you in your search. For example, [caregiver.com](https://www.caregiver.com) has a "Local Resources" section that can locate support groups in your area.

**Consider consulting a social worker or therapist.** It's important to have someone listen to your struggles and help you with coping strategies. Health Advocate can connect you to the appropriate behavioral health professional for support. **See page 5 for details.** Or, ask your local hospital or doctor to refer you to an appropriate professional.



**Get organized.** Create a calendar that notes special dates such as doctor appointments, adult day care schedule, etc. Keep handy all important phone numbers, doctor visit notes, medical records and all other paperwork pertaining to your loved ones condition.

**Talk to your insurance company.** Depending on the age and situation of your loved one, some services, such as adult day care, may not be covered by your loved ones' insurance plan.

**Check out Medicare and Medicaid coverage.**

Contact your county's Department of Aging, as well as the Social Security Administration. To learn more, visit: [ssa.gov](https://ssa.gov). Also, be sure to ask your state Medicaid office about their "waiver" programs. Waiver programs may provide coverage for at-home care, adult day care, and other care services. Medicare may also help you pay for home healthcare and/or durable medical equipment. To find out about the coverage available to you, visit: [medicare.gov/coverage](https://medicare.gov/coverage).

**Build a support team.** This should include your loved one's doctor, family members, friends, religious or community organizations, and anyone else you can turn to in a time of stress. Don't hesitate to meet with your family to ask them to share in the day-to-day responsibilities and/or the cost of care.

**Talk to your employer.** Many employers now offer caregivers solutions such as access to a personal health advocate, flexible work schedules, telecommuting options, subsidies for care, and Employee Assistance Programs (EAPs). If your employer does not specifically offer these services, ask about intermittent FMLA support which will allow you to take time off from work, but still protect your job.

**Seek legal advice.** If your elderly loved one is diagnosed with a serious, life-threatening condition, it can be important to consult with an elder law attorney. The attorney will help you and your loved one protect assets, plan future care, determine end-of-life wishes, assist in the will resolution and assign power of attorney. The sooner you contact an attorney, the more likely your loved one will have their wishes be heard and documented.

**Consider adult day care.** Having your loved one participate in a day care program, even for a few hours a day, can be stimulating for them and give you a much needed break. In your search for day care, consider the age and condition of your loved one, and whether you would prefer care from an organization or an in-home aide.

**Talk to your children.** Watching a loved one suffer can be especially difficult for children. Talk to them about what your loved one is experiencing and what to expect. Consider attending family therapy sessions to help address the elevated emotions and associated stress.

**Take time for you.** As you experience the difficult and often painful journey of caregiving, it's vitally important that you take time to care for yourself. Make sure that you eat nutritiously, get proper exercise, set aside time to do something you enjoy, or take a long-awaited vacation. **Find more self-care tips on page 4.**

**Know your limits.** Every caregiver's situation is different. Only you will know when you can no longer provide the level of care needed by your loved one. Therefore, only you will know when it's time to seek a nursing home or other continuing care facility. Follow your instincts and know that you can always choose to bring your loved one home.

**Enlist respite care for time off.** Respite care can be provided free by friends, family, volunteers, or by hiring a home health agency. You can also look for a facility such as a nursing home, assisted living residence or a board-and-care home that accepts short-term residents.

**Enlist support services.** Many community, religious and medical organizations offer ongoing support services to help with daily chores, including help with meals. Services also include transportation to and from activities and appointments.



## Self-care for the Caregiver

Caring for a sick or injured loved one can be rewarding but also physically and emotionally overwhelming. Taking care of yourself is crucial.

### Try these tips to help you regain balance:

**Take mini “time-outs” just for you.** Even just a few minutes can be helpful. Do something you enjoy that helps you relax.

**Schedule a lunch or dinner date** with a friend or family member to share some fun. This can help relieve tension.

**Get moving.** Even light exercise like walking, stretching or dancing can help boost your energy and moods. Physical activity can also help clear your mind.

**Connect with other caregivers.** Check out online caregiving forums, websites and support groups to find others who truly understand the ups and downs of caregiving and can offer encouragement.

**Focus on your own health.** Go to all your checkups, take your medications, get rest and eat healthy. This will benefit the person you are caring for as well.

**Set limits on your time and energy.** Figure out what you can reasonably do and what resources or help from others you may need.

**Tap into your support team.** Remember to call on your network of family members, friends, church or community organizations, and anyone else you can turn to in a time of stress to help support your efforts.

**Taking a little time for yourself can help you be a better caregiver.**

## Turn to Health Advocate

Caregiving can involve a daunting number of responsibilities. Our experts can provide the information, resources and support you need to help you care for your loved one.

### Our Personal Health Advocates can:

- Answer questions about health conditions, diagnoses and treatments
- Find quality in-network providers including those for a second opinion
- Facilitate appointments
- Research the latest treatment options
- Coordinate services related to all aspects of care
- Find generic prescription medications, medical equipment supplies
- Research transportation to and from appointments
- Research adult day care, assisted living, special services
- Assist with medical benefits and billing issues
- Find in-home care and nursing support
- Locate community resources and other support services
- Provide guidance with Medicare and Medicaid

### Our Licensed Professional Counselors can:

- Guide you with confidential, emotional support and coping tips to address stress, family adjustment, substance abuse, etc.
- Connect you with financial and legal specialists

**You can access additional resources on the member website.**

Turn to us—we can help.



Email: [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)  
Web: [HealthAdvocate.com/](http://HealthAdvocate.com/)

## Caregiving Resources

### Family Caregiver Alliance, National Center on Caregiving

[caregiver.org](http://caregiver.org) ▪ 800.445.8106

The Family Caregiver Alliance provides services, education programs, and resources designed with caregivers' needs in mind and offers support, tailored information, and tools to manage the complex demands of caregiving.

### Caregiver Action Network (CAN)

[caregiveraction.com](http://caregiveraction.com) ▪ 202.454.3970

Caregiver Action Network is a free, nationwide organization providing education, peer support and resources to family and friends caring for loved ones with chronic conditions, disease, disabilities, or the frailties of old age. CAN serves family caregivers from those caring for children with special needs, to those caring for parents with Alzheimer's disease, to the family and friends caring for wounded soldiers.

### Social Security Administration

[ssa.gov](http://ssa.gov) ▪ 800.772.1213

### Meals on Wheels Association of America

[mowaa.org](http://mowaa.org) ▪ 888.998.6325

The Meals on Wheels Association of America has chapters nationwide that can deliver meals to seniors confined to their homes.

### Eldercare Locator

[eldercare.gov](http://eldercare.gov) ▪ 800.677.1116

A nationwide service that helps older adults and their caregivers find local services for seniors.

### The National Academy of Elder Law Attorneys (NAELA)

[www.naela.org/findlawyer](http://www.naela.org/findlawyer)

A searchable database for attorneys according to language spoken and specific practice areas such as estate planning, planning for incapacity with decision-making documents, long-term care, locating financial resources, financial planning, and the client's right to quality care.

# HealthAdvocate<sup>SM</sup>

Turn to us—we can help.



Email: [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)  
Web: [HealthAdvocate.com/](http://HealthAdvocate.com/)

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