



AGING WELL INCLUDES PLANNING WELL

Your guide to planning and navigating your aging options including a new lifestyle, senior housing options, moving, and more



Elderwerks is not-for-profit 501c3 social service organization. We are happy to help guide you and your family throughout the aging process. Contact us for your complimentary assistance at 855-462-0100.

Planning for Your Future

Everyone plans for college, marriage, babies, and investments for retirement. They don't think about the "after retirement" part of planning. The plan should include:

Legal Documents

- Power of Attorney for Healthcare
- Power of Attorney for Property
- Advance Directives (Living Will)
- Trusts – Revocable, Irrevocable, Land
- Will, this tells the judge what property you want to give to each person. This does not prevent your estate from going into probate. Only a Trust can do that.

Health

What do you want should something happen, and you cannot take care of yourself? Do you want to stay home, or do you want to have services offsite, or even move into a senior community?

Remember, if you choose to stay home you may have to hire a caregiver, adapt the house, get transportation, have



food delivered or made for you, hire a handyman, maid service, and other contractors as needed. This can be a very expensive choice, and this may not be the right choice. If you stay home, you must remain safe, or your family will need you to tell them your preferences should you have to move. These preferences should include preferred city, activities, and your daily life needs.

Hospitalization and Discharge Planning

The team planning a patient's discharge out of the hospital is responsible for coordinating all care once you leave. The care team will recommend post-care such as a skilled nursing facility, home care (companion care), or a home health company to provide therapy in your own home. The recommendations will be based on the patient's care needs.

The tips that follow can help you plan effectively and have a successful hospital stay and rehabilitation.

- When entering the hospital ask if you're being admitted or if you're entering under observation. If you are staying three (3) midnights and are admitted, Medicare will pay for your in-patient rehab in a skilled facility. If you are under observation you will have to pay for your own rehabilitation costs.
- Have an advocate with you or available to you to document the care notes, medications, and help clarify doctor's orders.



- Bring a list of the medications you are taking including vitamins, over-the-counter medications, prescriptions including dosage and frequency.
- Know your care options. If you're not sure what the doctor or nurse is suggesting, ask for clarification.
- Choose your provider or rehabilitation facility before you enter the hospital or before leaving the hospital. Don't use a list given to you by the hospital. Make an informed decision.
- Ask your Elderwerks Advisor for qualified home care, home health care agencies, or rehabilitation facilities.
- Interview the agencies referred to you by your Elderwerks Advisor. Hire the agency that best suits your loved one's needs.
- Tour the rehab facilities referred to you. Use the *Elderwerks Nursing Home Check List* to keep you on task and make an informed decision.
- Ask Elderwerks for a referral for home medical equipment (canes, walkers, hospital beds, etc.). Remember, it's your right to buy your DME (durable medical equipment) wherever you want.
- Purchase and install all adaptability equipment as well as the necessary DME equipment prior to discharge.
- Add your appointments onto your calendar. You may also want to list the doctor's names and numbers as well as emergency contacts on this calendar for future appointments and changes.
- The hospital and/or rehab staff will be able to show you how to take care of wounds and change bandages at

home. They may also prescribe a home health agency to go to your home the week of your discharge.

- Ask about side effects from your new prescriptions, common issues that can arise from your medical condition, and what you can do in the event of emergency.
- Listen to your body. It's not going to immediately be the same as it was before rehab. You will have physical limitations, and you will need some support. What do you need to do to remain home safely? What do you need to do to get back to where you were before your physical changes?
- Ask for written instructions to help you through your recovery. Use this information to help you successfully rehab.

Personal Care Agreement for Those Caring for a Loved One

If you regularly provide paid care to a family member, it's a good idea to prepare a simple, written agreement setting out the terms of your arrangement. A personal care agreement can help both you and your family member(s) be clear about what you're supposed to be doing and when.

- It can help avoid misunderstandings with other family members. This document can list responsibilities of all family members and if they're paid for this help.
- If the care recipient is receiving Veteran's or state assistance for in-home care, the agreement can provide the documentation the programs will require.



- If the person ever needs to enter a nursing home and needs Medicaid assistance, the agreement can show that these payments to you were legitimate.

A personal care agreement should include the following basic information:

- When the care will begin.
- What tasks you'll perform. Be specific and thorough, but also include the term "or similar tasks to be mutually agreed upon by the parties." This gives you both some flexibility, so you won't need to rewrite the agreement every time you change the tasks you perform.
- How often, and for how many hours, you will provide this care.
- How much you'll be paid, and when the payment will be made.
- Payments should always be made by check to create a documented record of payments.
- How long the agreement will stay in effect. This can be a set time, like six months, or simply make the contract open-ended, described with a phrase such as, "This agreement shall remain in force until terminated in writing by either party." In that case, either of you can end the arrangement at any time by writing a signed, dated note saying that the agreement is over, and giving the note to the other person.
- A statement that the terms of the agreement can be changed only by mutual agreement, in writing, by both parties.
- You can draw up the agreement yourself, without paying for a lawyer. You can find an agreement among the many law forms on the Internet. Once you have a version of the agreement that both of you are comfortable with, make several copies. You and



your family members should both sign and date two copies, each of you keeping one.

- If you feel more comfortable having an attorney draw up the agreement discuss the terms of the agreement with your family members before seeing the lawyer. That will make the process quicker and therefore less expensive.
- You can change a personal care agreement at any time. To make a change, both of you must agree. If you both want to make a change, simply write a note explaining the change – amount of pay, hours worked, different tasks - with both of you signing and dating the note and attaching it to the original contract. If there are enough changes to cause you to draft a new contract, include the phrase "This agreement supersedes all previous agreements between the parties having to do with personal care."
- If there is a question about your loved one's capacity (memory loss) then an attorney will be required.



The Value of Living in a Community

Description	Cost/Month	Included in Community
24 Hr. Emergency Response System	\$	Yes
Association Fees	\$	Yes
Cable	\$	Yes
Cultural Events	\$	Yes
Dining Out	\$	Yes
Garbage Removal	\$	Yes
Groceries/Month	\$	Yes
Home Maintenance & Repairs	\$	Yes
Homeowner's / Renters Insurance	\$	*Purchasing renters' insurance recommended
Housekeeping	\$	Yes
Lawn & Garden Care	\$	Yes
Lifelong Learning Classes	\$	Yes
Mortgage/Rent	\$	Yes
Property Taxes	\$	Yes
Scheduled Transportation	\$	Yes
Security System	\$	Yes
Service Contracts	\$	Yes
Snow Removal	\$	Yes
Social Events	\$	Yes
Utilities	\$	Yes
Wellness & Fitness Classes	\$	Yes



Tips on Visiting Communities

You can help your loved one find a new place to call home. As you tour, remember it is not the decor that counts, but the quality of life and care your loved one will receive. If you have questions call Elderwerks at 855-462-0100.

Rate the communities based on quality with 1 being poor and 5 being of the best quality.

Description of Services	Property #1	Property #2
Clean Is the community fresh and clean? Look past the furnishings and into corners, baseboards, and windows. Ask how often housekeeping is provided in the apartment or room. What services does maintenance provide? What is their response time?		
Follow Your Nose Odors may indicate lack of cleanliness or a temporary problem that was caused by a recent incident. If odors are in a concentrated area of the tour this may indicate a single incident. Odors throughout the community are likely to indicate a problem. Ask the manager what they believe to be the problem before proceeding.		



Description of Services

Property #1 Property #2

<p>Busy Residents Are Happy Residents Ask to watch activities. Are they well attended? Does the staff seem to be enjoying the activity as well? View the community events calendar. Do they match your loved one's interests? Look for small and large group activities, trips, or outings. Inquire about religious services if this is important.</p>		
<p>Reminiscence and Costs Does the property offer events and activities geared towards reminiscence (memory care)? Do they have different levels of activities to address the changing needs of the residents? Do the care and costs go up as the disease progresses? Do the programs meet your loved one's needs?</p>		
<p>Illness Policies Are specific policies in place for new residents upon move-in? Do they need shelter in their apartment? If so, how many days?</p>		

Description of Services	Property #1	Property #2
<p>Friendliness Observe the staff interacting with current residents. Do they listen and make eye contact? Did you and/or your loved one feel welcome? How many people are truly involved in the care? Is the administrator willing and available to meet with you? Do you have confidence in his/her management style and experience?</p>		
<p>Green and Growing Everyone wants to go outside on beautiful spring days. Investigate the outdoor areas for the residents. Does it feel safe and secure? Find out if the staff use the same area for breaks. Do they host activities, such as gardening, in these areas?</p>		
<p>Dining What meal choices are available? Dining hours and procedures? Can special dietary restrictions be managed? What happens if a resident cannot make it to the dining room for a meal? Are there any extra fees for meals?</p>		
<p>Laundry Service Is laundry service included? If not, what is the additional cost? What are the laundry procedures and where is the laundry room?</p>		

Description of Services	Property #1	Property #2
<p>Safety Are the bathrooms accessible? Are grab bars in convenient locations? How does a resident contact staff if there is an emergency? What other safety features are available in the apartment and throughout the community? Who will be on-site to assist your loved one? How many licensed nurses or staff members are available? What are the staffing patterns at night versus in the daytime? How are medications managed?</p>		
<p>Care, Dignity and Respect As you tour, ask lots of questions about personal care. Look at current residents. Are they clean-shaven with well-groomed hair and nails? Discuss bathing options and your loved one's preferences. Are the residents dressed appropriately? Is the staff treating residents with respect and a smile?</p>		
<p>Move-In Procedures Ask about the move-in policies. Is the move-in date optional? Is there a Senior Move Manager available to help? How many people can be in the apartment during move-in? Where do the empty cartons go?</p>		

Description of Services	Property #1	Property #2
<p>Move-Out Procedures Under what circumstances is a resident asked to move out? What type of notice is given by them or by you? Will the deposit be refunded? If so, how long will you have to wait?</p>		
<p>Trust Your Instincts As you are touring, can you imagine you or your loved one living there and being comfortable? Do you think the residents would be good friends with your loved one? Was the staff and current residents friendly and inviting? The property does not have to be the most beautiful to be the best place to live comfortably!</p>		
<p>Respite Stay Can your loved one try the community to see if they like it? If so, how long can they stay before they must sign a long-term lease? Is there a guest suite or should they bring their own furnishings?</p>		
<p>Communication and Reassessments How often does the community reassess the residents' needs and levels of care? Does the community have a schedule to communicate with the family of their loved one? Whether it's an in-person meeting or by mail, email or phone, there should be regularly scheduled communication.</p>		

NOTES:



Moving Checklist

LEGAL CONSIDERATIONS

- Do you have the power of attorney (POA) for healthcare and property in place?
- Do you have a Trust?
- Do you have a Living Will or Advance Healthcare Directive?
- Have you talked to the Trustee of the Trust about moving?
- Have you talked to your POA of property about moving?
- Have you had your Will, Trust, and Advanced Directives reviewed in the past 3 years?
- If you are moving into a senior community has your attorney reviewed the contract?

FINANCIAL CONSIDERATIONS

- Will you need Medicaid in the next 5 years? If so, you will need to present financial statements and be ready to defend your spending.
- Have you gifted any money? If so, it may need to be returned if you need to go onto Medicaid.
- Do you qualify for any Veteran's benefits?
- Have you pre-planned and/or paid for your burial?
- What is your income and assets to cover long-term care?
- What is your budget?
- Have you talked to your accountant or financial advisor?

DOWNSIZING CONSIDERATIONS

- What do you need to take with you?
- What do you want to take with you?
- Do you have a floor plan of your new apartment?
- Have you scheduled a charity to pick up the items you don't want?



- Have you scheduled the dumpster to pick up the garbage?
- Do you want to have an estate sale? Read your HOA rules before you hire an estate sale company.
- Did you contact your family to pick the items they'd like to keep?
- Did you call a Senior Move Manager to assist you with sorting, packing, and home settling?

REAL ESTATE CONSIDERATIONS

- Did you hire a home inspector to inspect your current residence?
- Did you repair all the issues found in your home by a professional?
- Did you locate a Senior Real Estate Specialist (SRES) Realtor to help list your home?
- Is the SRES Realtor a full-time realtor?
- Does the SRES Realtor regularly work in your area?

OTHER CONSIDERATIONS

- Call your insurance agent to purchase renters' insurance.
- Fill out your new address card at the post office or online.
- Set a date for your utilities to be shut off.
- Update your address and phone numbers with your bank, credit card company, family, friends, and other important organizations.
- Dispose of all the flammable items at a recycle and hazardous waste center.
- Hire a Senior Move Manager and mover to assist with your move.
- Cancel the contracted services for your current residence including landscaper, snow plowing company, maid service, waste Removal, phone company, etc.
- Hire contractors to assist with painting, home repair, and other home improvements.



Senior Housing Definitions

Adult Day Services provides a broad range of health, nutritional, recreational, social and habilitation services in settings outside the person's place of residence. Adult Day Health services do not include residential overnight services.

Assisted Living Communities (AL) offer apartment style living for seniors with some medical needs and some independence issues. Medication assistance is available as well as activities, programs, full or partial kitchens, laundry service, housekeeping, on-site nursing care 24 hours a day, scheduled transportation, and a central dining area for all meals.

Continuing Care Retirement Community (CCRC) or Life Care Community are most often in large campus like environments that encompass all levels of care. They often have entrance fee requirements that are like the purchase of a home or condominium. Some CCRC's only allow new members of the community to enter at the independent living level, others are more flexible, and a few do not require an entrance fee. In fact, each CCRC has unique requirements please contact us if you want more information.

Group Home are usually private homes that have a small number of residents living together and receive care from live-in caretakers. This type of community is built for those seniors who enjoy their privacy in a home-like setting. The amenities may include all meals, housekeeping, laundry, some personal care, and medication management. Every home is different so ask lots of questions.

Hospice is a focused, team approach to providing healthcare and other needed services to patients nearing the end of life. The hospice team is comprised of physicians, nurses, social workers, therapists, pastoral representatives, home health aides, volunteers, and family

caregivers. Its mission is to provide comfort care to patients and their



families in less institutionalized settings and with less strict routines. The services are paid for entirely by Medicare for people who have been given a terminal diagnosis by their physicians and who have chosen to refuse curative measures.

Palliative Care focuses on relief from symptoms and stress of a serious illness. The goal is to improve quality of life for both the patient and family. A patient does not have to be on hospice to get palliative care.

Independent Living Communities (IL) are built to accommodate the seniors that are independent and have minimal medical problems. They are usually apartment complexes that are fully equipped and can vary in size. Meal packages are available once, twice, or three times per day depending on the senior's preference. Laundry is usually not included; however housekeeping is included.

Memory Care (MC or ALZ) communities are built with safety in mind. Usually, a secure property that helps the seniors with cues to complete daily routines sensitive toward their memory needs. Alzheimer's and dementia patients are treated here. All activities, meals, programs, and daily lives are structured to accommodate their conditions.

Respite Care offers temporary housing or care for seniors. This allows their caregivers some personal time while the seniors' needs are met. Assisted living and Alzheimer's communities are usually accommodating. The senior can stay for a short period to get acclimated to the community so a decision can be made as to whether to move there.

Retirement Community (Active Life-Style Community) are homes or condominiums that are built with seniors in mind and allow anyone over the age of 55 to live there. These communities offer a variety of activities, programs, groups, wellness centers, maintenance-free living, and usually a community center to meet other seniors.



Senior Living Apartments are age-restricted multiunit housing with self-contained living units for older adults who can care for themselves. Usually, no additional services such as meals or transportation are provided.

Sheltered Care offers private rooms and suites, with private baths. Individuals will receive assistance with personal care and medication administration. Meals and housekeeping are provided.

Skilled Nursing Facilities (SNF) are built for seniors that require high-level medical care and are dependent on skills provided by the nursing home staff. These homes are built for the elderly with long term care needs including complex medical conditions and immobile seniors. Meals are served in the central dining room or at the bedside; three times a day and activities are scheduled. Skilled services may be covered by Medicare for a short stay.

Supportive Living Facility (SLF) are assisted living communities that accept Medicaid. Care includes personal care, homemaking, laundry, medication supervision, social activities, recreation and 24-hour staff to meet residents scheduled and unscheduled needs. If the resident has too many care needs or has cognitive impairment, they would need to move out. If they cannot afford a private pay housing option, then they would need to move to a skilled nursing facility. The resident is responsible for paying the cost of room and board at the facility.



OUR PROMISE TO YOU

Elderwerks will help you and your family navigate senior housing and care options. We will offer supportive business referrals as well and offer any benefits we think will help you with your housing and care needs. Our referrals are based on you, not on income.

We are a not-for-profit organization and help anyone contacting us with complimentary senior living coordination, advocacy, and education. Our advisors are experts in all levels of senior housing, care, services, and benefits for older adults and seniors. We are dedicated to helping from the initial phone call, throughout the search process, and then advocate on behalf of our clients as necessary. We are committed to a relationship built on trust and achieving your goals without discrimination of any kind. *Our Complimentary Services Include:*

THE INITIAL CALL

The initial conversation will be approximately 30 minutes. We will ask why you contacted Elderwerks so we can get a baseline of urgency. Our discovery includes current medical concerns, physical abilities, amenities sought, budget, location requirements, and other pertinent information to find services in the home or a new living arrangement. Our person-centered referrals include options best suited to your loved ones' needs along with supportive



information which may include legal services, veterans' benefits, and other services as required.

REFERRALS FOR SENIOR HOUSING OPTIONS

Using the information gathered, Elderwerks Advisors and Social Services team offer the most beneficial senior housing options that meet your loved one's criteria. The senior communities will contact you to arrange a tour of their community and provide more detailed information.

Elderwerks has built an internal quality rating system to help us choose the communities to refer. Our in-network partners adhere to the highest standards of care.

TOURING

Elderwerks Advisors can help you tour the communities referred, so you find exactly what you're looking for. If you prefer, you can tour with your loved one and then fill us in on the results of the tour. We use this information to help other families find their new home as well.

REFERRAL TO HOME SERVICE AGENCIES

Often at the beginning stages of the senior housing search additional support is needed. Elderwerks refers you to a few home care agencies for short-term support. If your loved one prefers to remain home, a licensed home services agency may be a good solution.

REFER TO PROVIDERS

In addition, Elderwerks can refer you to appropriate



providers such as elder law attorneys, SRES (Senior Real Estate Specialist) Realtors, Senior Move Managers, Medicaid counselors, care managers, etc. Elderwerks maintains a current network of providers for our clients and their families.

FOLLOW UP

Elderwerks will follow up with you to note any changes, send additional referrals (if necessary), and document the results of the referrals and tours. The Advisor will maintain ongoing communication during the process to assure successful results.

COMPLIMENTARY ASSISTANCE

Elderwerks does not charge for our services. We are funded by grants, fundraising, donations, and our network of senior communities. We help any older adult or senior in need. Our goal is to find the best possible solution for your loved one.

REQUIREMENTS

If a community lease is signed, your loved one will be required to have a TB and COVID test before they accept them into the community. Their medical chart and other financial documentation will also be required. They may also be required to shelter-in-place for 5 to 14 days depending on the community, and may be required to receive another COVID test prior to move-in. The safety of their residents is paramount to anything else.



VISITATION

If you are limited or restricted from seeing your loved one, visit them via an online platform, FaceTime, Skype or even a specialized product like the Grandpad. If these options aren't available, then talking with your loved one on the phone will help them through any shelter-in-place restrictions.

If the weather is nice, you may be able to meet them outside or talk through a window with them.

Senior Communities have safety protocols in place for any outbreak of illness. Understanding their procedures will help you through any limitations put in place restricting your access to your loved one.

Elderwerks Educational Services

251 E. Northwest Highway | Palatine, IL 60067

855-462-0100

Help@Elderwerks.org

Elderwerks Educational Services

A not-for-profit 501(c)3 organization

Tax ID #46-0916476