



SENIOR COMMUNITY  
SERVICES

We all age. It's the only experience every single one of us has in common. Accepting that we or our loved ones may need assistance as time goes by can be difficult, and none of us want to give up our autonomy or independence.

One of the best ways to ensure individual choices are acknowledged and honored whenever possible is to have difficult discussions and make preferences known before an unexpected crisis occurs. **These discussions benefit both care receivers and (potential) caregivers.** Just as loved ones should not assume they know what's best for a care receiver, care receivers should not assume that loved ones are willing or able to provide the types of care or support they may need.

### **Consider the type of support network that currently exists.**

- Identify family members, friends, or neighbors who may be able to provide support or assistance when needed and ask them if they're willing to help.
- Find out if local faith communities or senior centers offer services for older adults.
- Research local area agencies on aging, senior services organizations, home care organizations, etc. to gain an understanding of area resources.
- Look for "senior outreach" or "caregiver support" services offered by licensed social workers who can assist in assessing needs and developing a personalized approach to finding resources.

### **Be realistic about current and future physical or cognitive limitations.**

- Evaluate the safety and suitability of the current living situation. Consider whether modifications are feasible both structurally and financially.
- Discuss preferences for living arrangements and support options as needs change.
- Research availability and cost of alternative arrangements (including help from willing family members or friends) for housekeeping, personal care, errands, shopping, and interior and exterior home maintenance.
- Research availability and cost of assisted living or skilled care options, keeping in mind that relocation to another community may have to be considered.

### **Ensure financial resources are sufficient and/or apply for necessary benefits.**

- Who has (or should have) access to financial accounts, tax records, insurance policies, property deeds, etc.? Make sure signed authorizations are in place.
- Are income and assets sufficient for ongoing needs?
- Do limited income and assets create eligibility for financial support programs, discounted utility services, or other reduced-cost support?
- If long term care is a possibility for one spouse, consult an elder law attorney to provide estate planning to conserve as much of the couple's resources as possible.

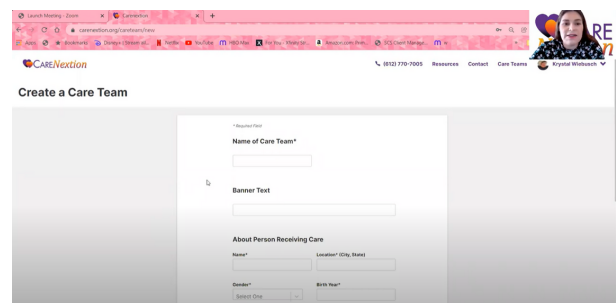
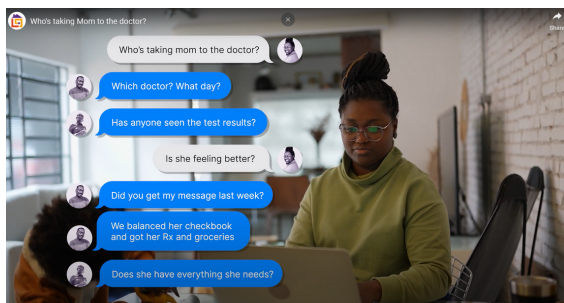
## Assess current and future medical needs, including health insurance benefits.

- Who is listed as an emergency contact? Do they know they're listed?
- Who has (or should have) access to medical records and insurance information? Make sure to complete a release of information form and have it on file with providers and insurance companies to ensure their access.
- Put important medical decision-making authorizations in place, including a Health Care Directive, health proxy, medical power of attorney, and do-not-resuscitate (DNR) order.
- How many medical providers (primary care, specialists, etc.) are involved in care and who are they?
- Will chronic or multiple conditions become more complicated to treat in the future?
- How much is being spent on insurance premiums, medical services, and prescriptions and will this continue to be affordable in the future?
- Review health insurance every year since many plans change coverage (including prescriptions). Seek an objective assessment and make any changes during the open enrollment period.

If you've recently acknowledged your caregiver role, or find yourself in need of support, don't hesitate to ask for help. If you or your loved one lives in our service area, consider joining one of our [support groups](#) or connecting with our [Caregiver Consulting services](#). Additional caregiver support resources can also be found at [MinnesotaHelp.info](#).



We also host [CareNextion](#), an [award-winning](#), free, secure online tool that provides care teams of families and friends with centralized communication, including task scheduling & assignment, journaling, and local resources. CareNextion can be used by anyone, anywhere. Check out our newly released video explaining how CareNextion works, then watch the step-by-step instructional video to set up your care team. Both videos are available on our [website](#) and [YouTube channel](#).



Celebrating National Family Caregiver Month 2023