



Navigating Healthcare of Seniors

One of the biggest healthcare challenges we face is navigating healthcare of seniors. Refer to these important tips for what you and your loved ones can do to maximize healthcare resources.

PREPARE: Choose your health insurance plan carefully, looking at Medicare, Medicare Advantage, and Medicare Supplements. Some questions to consider:

- How important is it to you not to have to pay 20% of your healthcare expenses?
- Do you want to be able to choose any doctor or only from a selected list?
- Do you want to be able to choose any medical facility or only from a selected list?

Determine your Long-Term Care Plan. Some questions to consider:

- Will you purchase Long-Term Care Insurance?
- Will you fund Long-Term Care yourself? If yes, do you really have the funds to cover it? Have you explored what nursing homes and home health care agencies charge? Have you explored how much Medicare will cover?
- Beware that nursing homes are leanly staffed and that if you end up in one, if you want full supervision, you may have to hire a private nurse's aid / helper.
- Have you explored if you have a family member or friend who would be willing to provide these services for free or at a lower cost than other sources?

Write a Living Will, Advanced Directive, Medical Power of Attorney, Durable Power of Attorney

- Make it known to your family and doctors that these exist, where they can be located, and what your wishes are.
- There are websites where you can create many of these for free.
- Do you want to be DNR (Do Not Resuscitate)?
- Who do you want to advocate for you when you are unable to do so?
- Who do you want to handle your business / legal affairs when you are unable to do so?
- Do you want a family or friend to stay with you if or when you are hospitalized or would you prefer a hired "sitter"?

WHEN YOU CAN NO LONGER LIVE INDEPENDENTLY: Evaluate the pros and cons of staying at home with in-home care, moving to an independent-living facility, assisted-living facility, or nursing home. Some questions to ask yourself:

- Will I need full-time or part-time care?
- Can I take medications on my own?

- How mobile am I?
- Can I or should I still be driving?
- Am I lonely and would living in one of the above facilities improve this?
- How will you feel about strangers in your house?
- If you have a spouse, how will he or she feel about strangers in the house?
- Which situation will be easier on your spouse?

If you decide to consider one of the above facilities, some questions to ask staff before making a decision may include:

- What kind of assistance will be provided?
- What is the staff to patient ratio?
- If it's a nursing home, does it have the Five Star Quality Rating?
- Ask for detailed information on health and fire-safety inspections.
- Do they have social, recreational, religious, or cultural activities that are important to you?
- Do they have rigid or flexible daily schedules? Which would you prefer?
- Is there flexibility in food provided and the schedule? Ask to try the food.
- Do they provide transportation to community activities?
- If you have a pet, will it be able to come with you?
- Will you be able to decorate your space?
- Will you have privacy when you want?
- Will you be allowed to leave the facility for certain activities?
- If you have a DNR, advance directive, or living will, will the facility respect it?

Some things to do before you choose:

- Visit the facilities you're considering. Speak with residents and see how they like it. Pay attention to cleanliness. Are residents accompanied by staff or mostly alone? How does the staff talk to and treat the residents?
- Ask about what your plan for care will be and who will be part of developing it.
- Find out if you will be able to keep your current doctors.
- Determine if the facility is close enough to family and friends for them to visit.

END OF LIFE ISSUES:

- Will you utilize hospice? If yes, in-home or at a hospice facility?
- Do you have a will, and is it up-to-date?
- Ensure that your caregiver(s) have a copy of your DNR, advance directive, and / or living will, if you have these.
- Re-visit your prior long-term care plans and make sure that you still agree with your previous decisions.