

## ***6 Topics to Discuss with Your Siblings When Considering Senior Care Options***

When Mom or Dad come to need senior care services, there are a lot of things to be done and hard decisions to be made. Should services be provided by an outside agency? Can family members work together to provide all of the care needed? Or perhaps a combination of both hourly home care and family members is an appropriate solution.

No question, some families are able to pitch in and care for their parents, if at least for an interim period. But not all families are alike and that option is not always the best answer. What is the best option for your family? The only way to find out is by having an open discussion with your siblings. Here are six topics to discuss with your siblings when considering senior care options for Mom and Dad.

### **6 Topics to Discuss with Your Siblings When Considering Senior Care Options**

The first note to remember: health situations can change. What works today may not be right the solution in a few months or next year. I've also seen many families take on the caregiving role out of love and an attempt to keep their parent in their home for as long as possible because that's what they want. But what starts off as a reasonable plan can turn into something else over time. Every family should try to keep looking forward and educating themselves on all the options they have for senior care.

If siblings can work together, the goal is to come up with a plan that is agreeable to everyone - that's the ideal situation. What's important is that there is a plan. But what's even more important is that it's really meeting all the needs of your loved one and

all those who are now in the caregiving role. Each adult child should find a role that best fits his or her skills, experience, and proximity. As a family discuss what needs to be done and divide and conquer. Consider dividing care responsibilities into categories, with each sibling taking charge of things in his or her comfort zone.

#### *Legal matters –*

Ensuring that your loved one's paperwork is in place. Is there an updated will, healthcare power of attorney, power of attorney over finances, and advance directives?

#### *Financial matters –*

If Mom and Dad are having trouble managing the bills, who should take on the role? What options does the family have for paying for long term care? Do your parents qualify for Veteran's benefits as a veteran or surviving spouse? Do they have long term care insurance? Make sure you have a good account of what their income and assets are... you'll need that specific information if the time should come that you need to consider retirement community living or nursing home care.

#### *Medical issues and physician visits –*

Apart from making sure your parents get the care they need, this is an opportunity to have an open conversation with your parent's doctors and get a true assessment of their overall health and what supportive services are available that can greatly improve quality of life.

#### *Their house -*

Most older adults, while they want to stay in their home, cannot manage caring for it themselves.

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Lawn care is just the start. Maintaining the house's overall condition/value – things like roof repair and painting, might require coordinating professional help.

#### *Social needs –*

When a family comes together to discuss care needs, one area that sometimes gets overlooked are those activities that your loved one really enjoys doing and now may be missing dearly. Does dad need a ride to church every week? Should transportation to the monthly women's club be part of the task list?

One other thing to remember: just because you are at mom's house providing cares, paying bills or doing lawn work, it isn't the same as spending quality time with mom.

#### *Exploring future care options: Homecare vs. assisted living -*

As mentioned earlier, your loved one's health situation may change and additional care needs may need to be considered. Many people choose to explore homecare options and assisted living options just in case the siblings can no longer manage it on their own.

There is an important role for in-home care in the range of senior services. It is a good option for someone in need of short term services at home after a hospital stay or nursing home rehabilitation. It can work well when a parent has a care need that follows a consistent schedule, such as a bath several times a

week. But one of the challenges of relying on in-home care is that needs do not always arise when a caregiver is in the home.

Many people think that in-home care will be the most cost effective way to provide the services a senior may need. That may be true if the need is for a short period of time or with a very narrow care focus. But when the need is ongoing or your loved one has good days and bad days, assisted living has several great advantages. Staff can flex care to accommodate needs that can change often. Communities also offer many services, like transportation and housekeeping, freeing up family to spend time having fun and not checking off a to-do list.

If you have not explored what assisted living looks like today, your family does not have all the information they need to make a good decision and support the best possible quality of life for your loved one. Whether you end up choosing a Laureate community or not, we invite you to schedule a tour and see what assisted living services could mean for your parents. Knowledge is empowering!

*This article is a reprint of a blog posted by Adele Lund, Laureate Group's Director of Community and Business Relations*