

LTC NEWS



Paul Davis & Alberta Bellisario Newsletter

3rd Quarter 2015

Aging in Place: The Movement to Avoid Moving

As the American population of the aging continues to grow, one sentiment among them is loud, clear, and consistent... they want to remain in their own homes.

According to AARP, 90% of those over age 65 have no intention of moving from their home. The reasons for wanting to stay are what you'd expect... the comfort of the home they've likely lived in for years, proximity to loved ones and friends, a feeling of safety and security in their community, and familiarity with the local places they've become accustomed to doing business with.

Considerations

Simply expressing that you intend to stay in your home doesn't make it so. There are a good many things to consider. The first is, can you afford it? About 40% of those 65 and over are still paying off their mortgage. Given that staying home as one ages will come with increased costs related to care, you need to ensure that you can cover these costs while still paying for your home.

Will your home require any remodeling to accommodate your needs?

What about transportation? If you're in a rural area or an area without suitable access to transportation, life could be challenging.

Since not all care that will be needed will come from costly care providers, to effectively remain at home will require help from nearby family and/or friends.

It May Not Be For Everyone

Because a proper aging in place setting requires that there be available the necessary care, services, and environment for a happy and safe life at home, relative to the specific needs of the individual, there will be those for whom it's not the right choice.

Those whose health has deteriorated significantly, or those who have memory or cognitive issues, may not be the best candidates to remain in their home. A structured, safe professional care setting, such as an assisted living facility, is probably a much better choice.



Insurance Check-up

The Times The AA A

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Home Modifications to Enhance the Aging in Place Experience.

For most of the adult population who want to remain in their home as they age some amount of home modification will be needed. This is largely due to the fact that they're in older homes that weren't designed with aging, declining health individuals in mind.

Depending upon the home and the health needs, modifications can be fairly inexpensive... for instance changing door handles or installing grab bars... up to the rather costly installation of stair lifts or elevators.

The list in the sidebar at the right gives an overview of the more common, recommended home improvements.

Other things to consider that don't come under the heading of home modifications include keeping first aid kits in a place that can be easily reached, keeping a list of prescription medicines and other important medical information in a "Vial of Life", or similar container, to aid medical responders who may be called to the home, use nightlights.

Falls Often Lead to Fatality.

One-third of all adults age 65 and over will fall every year. Among these older adults, falls are the leading cause of fatal and non-fatal injuries. In 2013, nearly 70 older adults died from falls each day in the U.S. For half of those who fall, the cause of death is traumatic brain injury.

Fortunately, the incidence of falls can be greatly reduced by taking steps to minimize floor clutter, provide good lighting, and installing grab bars and non-slip walking surfaces.

Aging in Place Home Improvement Checklist

Here's a list of some important changes to consider:



- ✓ Replace door knobs and faucets with levers
- ✓ Install a walk-in bathtub/shower
- ✓ Ensure a clutter-free floor to minimize tripping
- ✓ Install grab bars near tub and toilet
- ✓ Use non-skid mats and rugs
- ✓ Elevated toilet seats
- ✓ Install plenty of lighting in stairways
- ✓ Install low-pile carpeting if a walker is being used
- ✓ Widen doorways
- ✓ Install ramps
- ✓ Run cords and wires along walls
- ✓ Install sensor light switches
- ✓ Install motion-activated lights outdoors
- ✓ Have a shelf or table near the front door for placing items when coming in
- ✓ Add anti-scald devices to faucets
- ✓ Raise outlets
- ✓ Install a personal alert system
- ✓ Remove steps from entryway
- ✓ Lower countertops
- ✓ Install remote control blinds
- ✓ Put handrails on both sides of the stairs
- ✓ Use a suction cup bathmat
- ✓ Remove sharp edges on countertops

Aging in Place Resources

Below are websites that will provide information:

The National Aging in Place Council (NAIPC)
<http://www.ageinplace.org/>

U.S. Administration on Aging
<http://www.aoa.gov>
202-619-0724

USA.gov for Seniors
<http://www.USA.gov/Topics/Seniors.shtml>
1-800-FED-INFO

Paying for Senior Care
www.payingforseniorcare.com
641-715-3900 x 606151

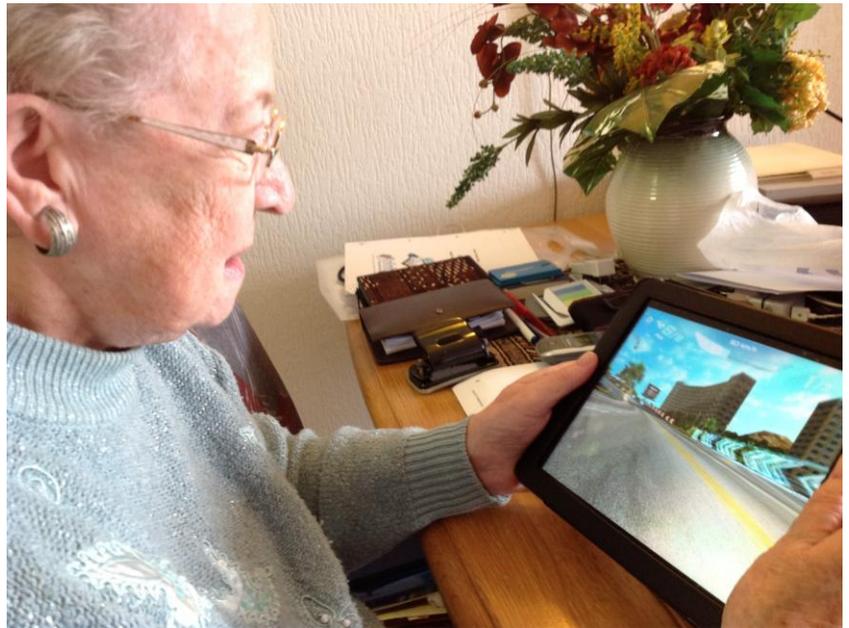
Senior Housing Net
www.seniorhousingnet.com/senioradvice/housing-and-living-options-for-rural-seniors/

USDA Very Low Income Housing Repair Program
www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants

AARP
www.aarp.org/home-garden/home-improvement/info-09-2009/what_is_universal_design.html

National Shared Housing Resource Center
nationalsharedhousing.org/

Benefits Checkup
hwww.benefitscheckup.org/



Hi-Tech Care Delivery

The advent of ever-improving technology, coupled with the willingness by many older adults to become at least moderately proficient on techie gadgets like tablets, has led to a new method of delivering some health care services.

In some cases, costs of care can be reduced by using virtual long term care services. The patient can send important vital statistics such as heart rate, blood pressure, glucose, and weight to the care provider, thus eliminating the cost of having the care provider visit the patient at home. Plus, it's often more convenient for the patient. Video conferencing using services like Skype are also used as an assessment tool.

Beyond the transmission of general health data, other more advanced system can monitor a patient's activities and daily routine and send alerts if there's a significant variance. Among other things, monitors can send caregivers, or loved ones, reports about how often medication is taken, at what time the refrigerator door was opened, and when the patient leaves the house.

The more sophisticated systems can remotely activate a camera, speakers, and a microphone on a the tablet that has been provided to the patient and caregivers can call out to the patient and see the immediate surroundings to determine if in-person assistance might be needed.

The goal of these technological services isn't intended to replace the personal visits by caregivers. Rather it's meant to supplement them and reduce to some degree the number of visits that are required. Doing so helps to keep the cost of care down, which is a welcome benefit to most of those who need this form of rather costly care.

Beware of Senior Scams

From the National Council on Aging, here are the Top 10 scams aimed at seniors.

1. Medicare/health insurance fraud. Intended to get seniors to provide their personal data such as SSN.
2. Counterfeit prescription drugs. Substances in the fake drugs could be harmful.
3. Funeral and cemetery scams. Scammers attend the funeral and claim the decedent owes them money.
4. Fraudulent anti-aging products. Bogus or harmful products.
5. Telemarketing. Includes charity scams, "found money" scams, and family members who have been in an accident and need money for the hospital.
6. Internet fraud. Often an IRS-looking email asking for verification of personal information.
7. Investment schemes. Pyramid schemes, and Nigerian princes looking for someone to claim inheritance money.
8. Homeowner/ reverse mortgage scams. Bogus letters are sent from the County Assessor's office with an inflated home value. Homeowner is told that the value can be reassessed to lower the tax burden, for a fee.
9. Sweepstakes and lottery scams. The senior is told of winnings and asked to send money to unlock the prize.
10. The Grandparent scam. Callers impersonate a grandchild and ask for money for a debt (overdue rent, car repairs, etc.) to be wired to Western Union. The grandparents are asked not to talk to the grandchild's parents about the loan.

Contact Us

Give us a call for more information about our services and products

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