



Gallagher

Insurance | Risk Management | Consulting



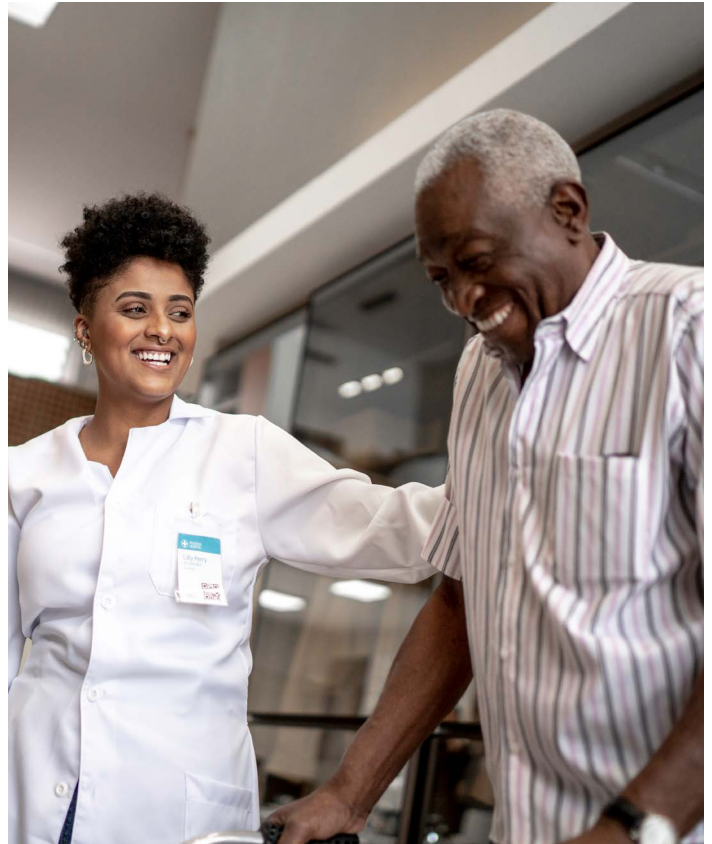
The Basics of Senior Care: How to Help Your Loved One

You want your elderly loved ones to be happy, healthy and independent. But as they age, this may become difficult. To learn more about when and how to help them, read on.

When to Get Involved?

Intervening in a loved one's life isn't easy. But if a parent or other relative is having difficulty living independently, you may have to. Watch for these warning signs:

- **Difficulty with routine self-care.** If your family member is having problems with dressing, personal hygiene or tasks such as dish washing or bill paying, you may need to provide extra help.
- **Symptoms of memory loss.** Someone who asks the same question over and over; gets lost in familiar places; and is disoriented in terms of time, place or identity may need assistance.
- **Danger at home.** A parent who is unable to walk steadily or who can't safely climb stairs is a red flag. Problems taking medicine, washing dishes or cooking are important warning signs, as well.
- **Driving problems.** Driving often gets more difficult as people age. Seniors may drive too slowly or too fast, have frequent accidents or infractions or struggle to control their vehicles. Intervention is crucial to preserve life and limb.
- **Losing weight.** Seniors who find it hard to cook, have lost their appetite or have an underlying illness may begin to lose weight. The more weight they lose, the frailer they will become. Getting involved early can



mean the difference between continued health and serious illness or worse.

- **Becoming depressed.** Experiencing losses such as poor health or the death of a spouse or friends can push the elderly into clinical depression. Be sure to get help for a loved one who loses hope in the future.
- **Withdrawal from society.** Becoming disengaged from friends, family and hobbies is a serious red flag. Check in regularly with your loved ones to make sure they're still enjoying life.
- **Difficulty with walking or balance.** A senior who can't walk or steadily climb stairs is an accident waiting to happen. Intervene immediately to prevent a fall that can lead to a disabling injury or even death.

If you notice one or more of these warning signs, don't just chalk it up to getting older. Monitor your loved one to see if the problems worsen. If they do, you may need to provide extra care to help the person live comfortably and safely. However, if more help is needed than you're equipped to provide, it's time to consider your senior-care options.

Many Options for Senior Care

There's a senior-care option for every degree of illness or incapacity. Just seek advice from medical and senior-care professionals to see what's right for your loved one. Here are the seven major care levels from which you'll choose:

1. **Independent living:** Liberates seniors from home-ownership worries, while enabling them to continue living independently.
2. **Assisted living:** Preserves independence while providing assistance with daily activities such as preparing medicines, getting dressed, bathing, cleaning house and cooking.
3. **Memory care:** Helps seniors with Alzheimer's or other types of dementia by providing a secure, safe living space and activities that help them stay engaged with life.
4. **Skilled nursing:** Offers more nursing support for those recovering from short-term medical conditions (due to surgery, accidents or acute illnesses) or those who need long-term care for a chronic illness or incapacity.
5. **Continuing care retirement communities (CCRC):** Provides multiple care levels on one campus. This means your loved one can step up—or step down—to different care intensities as their needs change.
6. **Home health care:** Delivers licensed clinical care at your loved one's home. Provides access to nurses, rehabilitation therapists, social workers and home health aides, all working hard to keep your family member healthy and safe.



7. **Hospice:** Offers skilled medical care along with emotional and spiritual support to make death more meaningful and less traumatic for the patient as well as for the person's family and friends.

Whichever option you select, remember to keep your loved one's needs front and center. Acting from a place of love, tempered with knowledge, will help to produce a good outcome for all concerned.