

info@bloominplace

P.O. Box 497, New York, N.Y. 10025

Caregiving Panel Review From "Help! Do You Need a Caregiver?" - June 25, 2009

Panel Focus: Knowing when it's time to seek caregiving help, where to find it, and what--in general terms--is covered by insurance.

Presenters: **Debra Drelich**, LMSW, ACSW, CMC, New York Elder Care Consultants LLC, (718.601. 0838); **Carol Ann Rabolt**, RN, Village Care of New York (877.822.7369); **Constance H. Gemson**, LMSW (212.874.7788). Panel facilitator; **Dorothy Crouch**, BAiP Steering Committee member. Moderator: **Hanna Rubin**, co-chair BAiP.

<u>Making a self-assessment</u>. Dorothy Crouch led an exercise that explored whether you might need help, even if you don't yet wish to take that step. It can be done at home with a piece of paper and a pen. Divide the paper vertically in half with a line down the middle. On one side write "What I like most about aging." On the other side, write "What I like least." Be honest-the list is only for your own use.

During this segment of the discussion, many in the audience suggested pluses of being older, such as "having more spare time" and "grandchildren." On the minus side, they shared concerns such as "falling," "loneliness," and "failing eyesight." If the minuses outweigh the pluses, it can be time to consider getting some help. At the end of the segment, Ms. Crouch urged everyone to make a list, keep it, and make a plan to attack the negatives systematically. She also urged them to remember and enjoy the positives.

<u>Feelings about the need for help, finding out</u> where to go for it, and how to afford it. **Debra Drelich** then brought up some of the conflicts people feel when the negatives begin to outweigh the positives in their lives. Few want to seek help. Many see it as an indicator of diminished ability and loss of control, and put off seeking even occasional support. She suggested ways to get started before a crisis occurs.

If someone does want to hire a private caregiver, there are several avenues, including recommendations from friends or neighbors. Many social workers recommend consulting a registry that will screen candidates, check references, and often also handle payment so that the Workman's Compensation and other taxes are paid. A professional geriatric care manager or social service organization can help find and vet candidates or make appropriate referrals. [See pages 3 and 4 for a list of some helpful organizations.]

There also are accountants and private agencies, that will take care of that paper work for you, and, if you prefer, will even act as the employer.

If you have long-term care insurance, many policies cover caregiving costs. Medicare (for (Continued on page 2) people over 65), however, covers only a short period of time, generally after a hospitalization or a stay in a rehab facility. Medicaid (for people with little income and few financial resources) will cover more assistance, if you can establish that you are qualified, and New York remains one of the best states for Medicaid coverage.

Carol Ann Rabolt provided more detail about what is covered. Two elements are needed for Medicare eligibility for home health care coverage: (1) being homebound, meaning that leaving home requires "a taxing effort," and (2) the need for a skilled service provided by a professional (RN, PT, OT or speech therapist). Coverage for the aide will be discontinued when the professional therapy ends. At present, the one service that Medicare supports long-term is diabetes injections for patients who cannot do this themselves. Rabolt also noted that Medicaid is not limited to the homebound, and is generally broader in its coverage than Medicare. She and the other panelists recommended consulting a qualified social worker about your coverage, as this is a complicated matter.

Constance H. Gemson, on the faculty of LaGuardia Community College, described some less formal or well-known kinds of help. Dorot, for example, has telephone classes for people who have trouble getting out. The New York Public Library will deliver and pick up books. If you are having computer problems, and have been frustrated with professional computer help, consider calling Trinity School's student employment. You might find a student who can negotiate just the kind of computer expertise you want. Your church or synagogue may offer "friendly visitation." Bloomingdale Aging in Place and similar community groups also offer a hand with household chores, grocery shopping, etc.

BLOOMINGDALE AGING IN PLACE An Intergenerational Network of Neighbors

Bloomingdale Aging in Place is a volunteer effort by an Upper West Side, New York City, neighborhood to address some of the needs of the residents in the area of the West 102nd & 103rd Streets Block Association and the West 104th Street Block Association. The catchment area includes approximately 2,500 households.

MISSION

The mission of Bloomingdale Aging in Place is to develop an intergenerational volunteer network of neighbors that enables older residents to continue to live at home safely and comfortably as needs change.

GOALS

The goals of Bloomingdale Aging in Place are to

- 1. Assist in providing information linking residents with appropriate public and private services and providers;
- 2. Identify and foster ways that neighborhood volunteers may help residents meet their immediate and long-term needs and thus create a tradition of service;
- 3. Promote social connections with friends and neighbors.

HELPFUL ORGANIZATIONS

Call 311

[NOTE: This list is compiled from various sources to introduce the wide variety of public and private services available to residents in the Bloomingdale area. As a voluntary, community organization, we are not responsible for the accuracy of this information and are not endorsing the services provided. Many of the services are "free", others have a "nominal charge", and some require a "fee". In some cases, income limits may apply.]

DOROT, Generations Helping Generations Assistance with errands, escort, household chores, and other social services; telephone support and information for caregivers; social networking; classes, computer training, concerts, games, visits to cultural institutions, etc., meals for the homebound, emergency meals. 171 W. 85th St., New York, NY 10024 (212) 769-2850 www.dorotusa.org

ONE STOP SENIOR SERVICES Free

professional counselors help seniors apply for and obtain benefits and entitlements for which they are eligible, such as Social Security, SSI, Medicare, Medicaid, EPIC, food stamps, rent increase exemptions, and emergency funds; also help resolve housing, legal and insurance issues; referrals to other services as needed. Walk-in onsite; a home visit may be arranged. English, Spanish, French/Creole spoken 747 Amsterdam Ave., 3rd floor [at 96th St] New York, NY 10025 (212) 864-7900 www.onestopseniorservices.org

Selfhelp PROJECT PILOT Case management

for home care and community-based services.

136 W. 91st St., New York, NY 10024 (212) 787-8106

Selfhelp Community Services main office: 520 Eighth Ave., New York, NY 10018 (212) 971-7600 www.selfhelp.net

SPOP (NY Service Program for Older People)

Mental health services (persons age 55+), including counseling, widowed persons support, adult day care for dementia, peer advocacy, home visits, crisis intervention, clinic services.

 188 W. 88th St., New York, NY 10024

 302 W. 91st St., 2nd fl., New York, NY 10024

 (212) 787-7120 ext.514

NYC DEPT. for the AGING (DFTA) Information

and referrals for home care, personal, housekeeping and caregiving services, including <u>home delivered meals</u>, and the Expanded In-Home Services for the Elderly Program (<u>EISEP</u>).

<u>www.nyc.gov/aging</u>

For the NYC <u>HIICAP Helpline, call 311</u>. (Health Insurance Information, Counseling and Assistance Program) You may also request a copy of "A complete guide to health care coverage for older New Yorkers."

OTHER PROVIDERS of HOME-BASED SERVICES

JASA (Jewish Assn. for Services for the Aged) Wide range of social and caregiver services, also activity & cultural programs. (212) 273-5272 www.jasa.org

SAGE (Services & Advocacy for Gay, Lesbian, Bisexual and Transgender Elders)

Variety of services and programs for LGBT seniors, including friendly visitors, Lend-a-Hand, clinical and social services, and caregiving. 305 7th Ave., 6th fl., NY, NY 10001 (212) 741-2247 <u>www.sageusa.org</u> SAGE Program Manager: (212) 741-2214

VNS (Visiting Nurse Service of New York)

Provides range of elder care and rehabilitation by nurses, therapists, home health aides, companions, social workers, (800) 675-0391 www.vnsny.org

HELPFUL ORGANIZATIONS (continued)

Other Providers of Home-based Services (continued from page 3)

Amsterdam House ADULT DAY HEALTH CARE PROGRAM (medical model) - at 112th St. 1060 Amsterdam Ave. New York, NY 10025 (212) 316-7776 www.amsterdamcares.com

Jewish Home and Hospital SENIOR HEALTH

PARTNERS (a managed long term care plan) 149 W 105th St., Suite 3E, New York, NY 10025 (212) 870-4610 www.shpny.org

Natl. Assn. of GERIATRIC CARE MANAGERS -

Greater NY Chapter Certified practitioners provide counseling and social services for older adults.

(212) 222-9163 <u>www.nygcm.org</u>

New York Foundation for Senior Citizens

Wide range of social, supportive, caregiving services; also home repair and safety audits, transportation, adult day care 11 Park Place, 4th fl., New York, NY 10007-2801 General: (212) 962-7559 <u>www.nyfsc.org</u> Case management: (212) 962-7817

TRANSPORTATION

Access-a-Ride/MTA-NYC Transit Paratransit Division-for those unable to use the bus/subway 130 Livingston Street, Brooklyn, NY 11201 toll-free: (877) 337-2017 (718) 393-4259 (TTY Eligibility/applications) http://mta.info/mta/ada/

Taxis for wheelchair users: (718) 666-4067. Note: for NYC pilot program for wheelchair users to arrange pick-up by accessible taxis, same meter rate as all NYC yellow cabs:

call 311 for Accessible Dispatch Program

OTHER USEFUL RESOURCES

NYS Office for the Aging (NYSOFA)

Publishes a "Senior Citizen RESOURCE GUIDE" on programs and services, including assistance to continue to live independently and supportive resources for caregivers.

Toll-free Senior Citizen's Help Line: (800) 342-9871

www.aging.state.ny.us

NYC Caregiver Resource Center Locator

This city website can help you find local caregiver resource centers in your neighborhood. www.nyc.gov/html/caregiver/

Medicare Rights Center

Expert counseling on Medicare benefits and assistance with Medicare problems. Monday-Friday: 9:00 am to 6:00 pm. HOTLINE: (800) 333-4114 www.medicarerights.org

Legal services for the elderly:

National Academy of Elder Law Attorneys (703) 942-5711 www.naela.org

Legal services for the elderly with few resources:

Legal Services for the Elderly (212) 391-0120 www.free-lse.org

Volunteers of Legal Service, Inc., Elderly <u>Project</u> (212) 966-4400 www.volsprobono.org

West Side Inter-Agency Council for the

<u>Aging</u> (WSIACA) – resource directory online at www.wsiaca.org/resourcedirectory

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