

UNDERSTANDING MEDICARE

Many older Tennesseans are on a fixed retirement income and could use help comparing Medicare plans to select the one best suited to their needs and budget. The Tennessee Commission on Aging and Disability provides a free, non-biased service for Tennesseans through the State Health Insurance Assistance Program (SHIP).

YOU WOULD REFER INDIVIDUALS TO SHIP IF YOU RECOGNIZE:

- They need help understanding their Medicare benefits
- They are having difficulty accessing health care despite being eligible for Medicare
- They need assistance paying for prescription medication
- They may need to change drug plans or Advantage plans for more Medicare benefit coverage

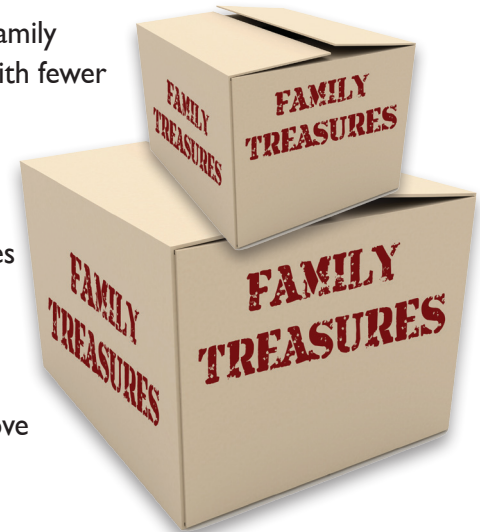
In 2015 alone, SHIP helped more than 80,000 seniors with Medicare or a related health insurance. For counseling and assistance with Medicare, contact your local Area Agency on Aging and Disability SHIP counselor at **877-801-0044** (toll free).



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Information and Assistance 866-836-6678 | SHIP Medicare Counseling 877-801-0044

Downsizing for Safety and Comfort

For many older Tennesseans, there comes a time when a smaller, more manageable place to live is important. Downsizing could also mean staying in place with less stuff. Either way, moving or consolidating can be an emotionally charged event since it requires some walks down memory lane and finding good homes for well-admired possessions. Sorting through generations of belongings is an opportunity to pass down a few family stories (or tall tales), and it helps the older person get ready for a new chapter with fewer material possessions to worry about.



Downsizing Resource

The **National Association of Senior Move Managers** (NASMM) outlines methods for sorting and saving valued treasures, attaching stories to heirlooms, and hiring a professional senior move manager if the process of downsizing becomes overwhelming.

You may call NASMM at **877-606-2766** for a current list of certified senior move managers in Tennessee. Members of this association have completed required courses in safety and ethics and are screened for insurance and experience.



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LIVING WILLS AND ADVANCE CARE DIRECTIVES: THE DIFFERENCES

LIVING WILLS

A living will, originally designed to be completed when a person was diagnosed with a terminal illness, is an earlier version of an advance care directive document that tells a doctor how a patient wants to be treated.

ADVANCE DIRECTIVES OR ADVANCE CARE PLANS

Advance directives or advance care plans for health care replaced living wills. They are written in greater detail than a living will and list a health care agent to make sure instructions are followed. This is important because the directive supports a person's right to make their own health care decisions. Advance directives help people state their treatment choices before they reach a condition when they cannot. Planning involves several steps to help people learn about options available for end-of-life care; determine which types of care best suit their wishes; and share their wishes with family, friends and physicians.

Advance care plan forms can be found on the Tennessee Department of Health website. Completed, signed and notarized copies of the plan should be given to a health care agent, successor agent, patient's doctor, trusted friend, spouse, son or daughter.

APPOINTMENT OF A HEALTH CARE AGENT

Before individuals are too sick to make health care decisions for themselves, a health care agent can be appointed. A health care agent carries your message, your specific instructions about the type of care you want to receive. Individuals select friends, family members, an attorney, and sometimes a minister to be their health care agent.



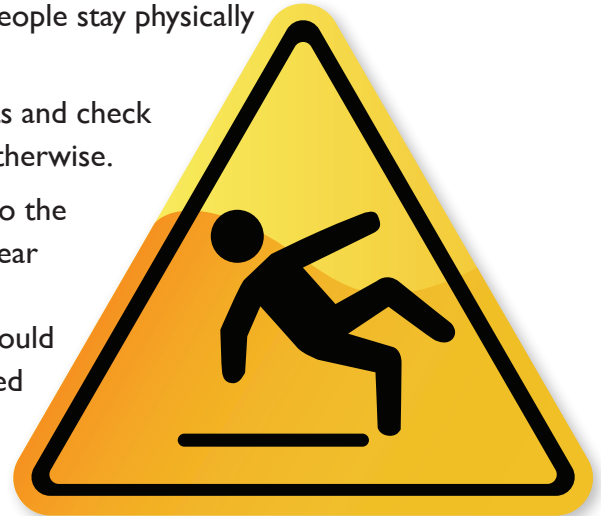
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FALL PREVENTION

Falls are the leading cause of injury in people aged 65 and older in the United States. According to the Centers for Disease Control (CDC), about one out of ten of these falls result in a serious injury that requires hospitalization. Often the injured person spends time recovering in a long-term care facility.

FALL PREVENTION STRATEGIES

- Fall prevention programs take into account *physical risks* (weak muscles or balance problems, vision changes and vision loss), *behavioral risks* (inactivity, medications side effects and alcohol) and *environmental risks* (clutter, poor lighting, throw rugs and poorly designed public spaces).
- The National Institute on Aging (NIA) recommends that people stay physically active to maintain strength and balance.
- People also need to undergo regular sight and hearing tests and check the side effects of any medicine they take, prescribed or otherwise.
- A check of the home should make sure carpets are fixed to the floor and pathways through the home and stairways are clear of papers and clutter. Small rugs (aptly named throw rugs) should be removed from hard surface floors. Grab bars should be installed in showers and tubs and slip proof decals placed in tubs and shower stalls.
- Information on evidence-based falls prevention (strength and balance) programs can be found at **866-836-6678**, the statewide number for the nine Area Agencies on Aging and Disability.



(Source: National Institute on Aging)



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END-OF-LIFE CARE

End-of-life care decisions are very personal and related to the culture in which people age. It is important that those providing services to people at the end of their lives be knowledgeable and sensitive to the wishes of the care receiver.

HOSPICE

In addition to providing needed care for people, hospice programs also offer respite, support, and guidance for caregivers. The goal of hospice is to give people the ability to enjoy the time they have remaining and create meaningful memories with their friends and families. Hospice programs also provide bereavement support to spouses, children and other friends and family.

PALLIATIVE CARE

Palliative care is not necessarily end-of-life care. The goal of this type of care is to improve quality of life. Pain and symptoms are managed, including stress, loss of appetite, and problems sleeping. Care needs are coordinated.

Palliative care benefits the care recipient emotionally and spiritually. It may even involve non-traditional approaches like music or pet therapy. And while hospice care at the end of life includes palliative care, palliative care itself is not hospice care and is appropriate at any stage of an illness.

RESOURCES

- The **Tennessee Hospice Organization** (THO) lists hospice programs across the state. For information regarding hospice services in your area, call **800-258-9541**.
- The Area Agency on Aging and Disability has local information on hospice services at **866-836-6678**.



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HELPING FAMILY CAREGIVERS

Family Caregivers are people (fathers, mothers, sisters, brothers, spouses) who provide care for a loved one on a regular basis without financial compensation, many times putting their own health at risk. This care is often the only thing keeping the recipient from a nursing home.

Help for caregivers includes the following:

- The **National Family Caregiving Support Program** (NFCSP) provides resources and assistance for unpaid caregivers providing care for someone who is 60 years of age or older or someone with Alzheimer's disease or related dementia. The program also assists caregivers 55 years or older caring for a minor child under the age of 18. Services include counseling and support groups, caregiver training, respite care, personal care, homemaker and adult daycare.

To learn more about the NFCSP in your area, contact the local Area Agency on Aging and Disability (AAAD) **866-836-6678** (toll-free).

- **Respite** is a temporary break from caregiving that allows the caregiver to take some personal time. Every caregiver needs a break now and then, and everybody benefits.

Contact the Tennessee Respite Coalition (TRC) to find low- or no-cost respite services through a voucher system. TRC also oversees the Senior Companion program. To learn more about the program, call **888-579-3754**.



CAREGIVER STRESS

Caregiver stress can impact the physical, emotional, and financial health of caregivers. Here are a few suggestions for caregivers to keep themselves healthy:

- Join a caregiver support group in person or on the phone.
- Look for opportunities for respite at an adult day center or in-home respite provider.
- Build a reliable team to back you up. Ask for help when you need it.
- Know your limits. Practice saying no for those times when you don't have the strength, time, funds or energy.
- Maintain your own health by keeping appointments with your primary care physician, eating healthy, exercising and getting enough sleep.



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REPORTING ELDER ABUSE AND NEGLECT

According to the National Center on Elder Abuse, only 1 in 14 cases of elder abuse ever come to the attention of authorities.

Tennessee is a mandatory reporting state. If you see abuse — or even suspect that an adult is being abused, neglected or exploited — you must report it. Call the Tennessee Department of Human Services Adult Protective Services unit, toll-free at **888-277-8366**.

WHO SHOULD I TELL?

If the abuse is happening now, call 911.

If you suspect elder or adult abuse, call Adult Protective Services at **888-277-8366**.

If the abuse is physical, call Tennessee Domestic Violence Hotline at **800-356-6767**.



WARNING SIGNS OF PHYSICAL ABUSE

Bruising, especially in the torso or head; frequent injuries from accidents; broken eyeglasses or frames; caregiver's refusal to allow visitors alone with the older person.

WARNING SIGNS OF EMOTIONAL ABUSE

Isolation of the older person or refusing to allow visits alone with the senior; observed threatening or belittling of the older person by the caregiver.

WARNING SIGNS OF NEGLECT

Unusual weight loss; malnutrition; dehydration; untreated physical problems; unsafe and unsanitary living conditions such as dirt, vermin, soiled clothes and bedding; inappropriate clothing for the weather; desertion or abandonment of the older person in a public place.

WARNING SIGNS OF FINANCIAL EXPLOITATION

Significant withdrawals from the vulnerable adult's accounts; sudden changes in their financial circumstances; valuable items or cash missing from their home; increase in junk mail soliciting purchases or payments for sweepstakes money; neglect of the victim, such as no food in the home; and maintenance and repairs of the home are ignored.



INFORMATION AND ASSISTANCE PROGRAM (I&A)

Throughout this guide, the Area Agencies on Aging and Disability (AAAD) are mentioned as information resources on a wide range of topics. The Tennessee Commission on Aging and Disability (TCAD) funds the Information and Assistance program (I&A) at the AAAD. I&A staff at TCAD and the AAAD are trained and certified by the Alliance of Information and Referral Systems (AIRS). Specialists also maintain, update and cross reference local resources.

I&A Specialists at the community level help a caller determine what they need, then find the best way to get help. Specialists are trained in screening callers to determine eligibility for various programs, help in a crisis, and provide additional help when needed. For I&A assistance, dial **866-836-6678**.



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TENNESSEE IN-HOME CARE PROGRAMS

People needing assistance with activities of daily living (such as bathing, walking, eating, dressing, toileting, transferring, continence) or instrumental activities of daily living (using the phone, shopping, food preparation, housekeeping, laundry, transportation, or finances) may need in-home services. Helping people find those resources will allow them to stay in their homes as long as they wish.

CHOICES (TENNGARE)

TennCare CHOICES is a program for adults (21 and older) with a physical disability and older Tennesseans (65 and older) who need help with everyday activities. CHOICES services include care in a nursing home, as well as services in the home. You must be Medicaid eligible.

OPTIONS FOR COMMUNITY LIVING

OPTIONS for Community Living is a state-funded program created to provide older Tennesseans, as well as adults with disabilities, home- and community-based service choices.

CONTACT INFORMATION

Contact your local Area Agency on Aging and Disability's (AAAD) Information and Assistance (I&A) specialist toll free at **866-836-6678** for resources in your area.



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QUESTIONS OR CONCERNS ABOUT NURSING HOMES AND ASSISTED CARE LIVING FACILITIES

Located in nine areas throughout the state, Tennessee Long-Term Care Ombudsmen are trained to listen, investigate, and then resolve complaints through mediation about nursing homes and other care facilities. Issues can include violations of resident rights, refusal of services, inadequate care, or overall concerns about quality.

WHO CAN USE THE OMBUDSMAN PROGRAM?

- **Residents:** The Ombudsman listens to residents and serves as an advocate for resident rights. Residents can share concerns about situations or other personal concerns, and the Ombudsman will keep these issues confidential. The Ombudsman will also explain resident rights and responsibilities.
- **Family, friends, and clergy:** The Ombudsman can provide information regarding the admission process to a variety of facilities; make helpful referrals to other agencies; help clarify facility regulations; find solutions to small problems before they get too big; and respect requests for anonymity.
- **Licensed facilities:** The Ombudsman is a resource for staff training and a mediator for issues and concerns.



CONTACT INFORMATION

State Long-Term Care Ombudsman

Toll-free: 877-236-0013



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KEEPING RECORDS

The following is a family checklist of important information and documents that need to be regularly updated and available on short notice. (Source: Council on Aging of Middle Tennessee)

- All bank accounts, account numbers, types of accounts and account locations
- Loan/lien information and who holds them
- Other income sources, retirement, 401(k), investments
- Real estate records, deeds and titles
- Insurance company policy numbers, beneficiary as stated on the policies, and the type of insurance (health, life, long-term care, home, auto, etc.)
- Social Security and Medicaid numbers
- Military history, veteran status (including discharge papers)
- Designate one (or even better, two) people for access to all records and computer accounts
- Legal documents, including: will, advance care directive and Powers of Attorney



Make sure your family knows where your records are kept. Always inform them of important changes. All your work to prepare for an emergency will be wasted if no one knows where to find the information you have collected for them.



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ASSISTED LIVING OR NURSING HOME?

Making the decision to move an older person from their home to a place where they can live safely is a tough choice for all involved.

ASSISTED LIVING FACILITIES

These facilities provide care for people who need services such as medication reminders, meals, transportation, and some assistance with activities of daily living, like bathing and dressing.

NURSING HOME FACILITIES

These facilities provide care for those who are chronically ill or injured and unable to function independently. This includes skilled nursing care, such as after release from the hospital, as well as intermediate care involving some nursing and assistance with most daily activities.

Placement in assisted living facilities and nursing facilities depends on the diagnosis, needs, and safety of the care receiver.



RESOURCES

- Contact your Area Agency on Aging and Disability at **866-836-6678** for additional information or to request a screening.
- The Tennessee Health Care Association (THCA) offers a Facility Visits Checklist to use when evaluating a facility. THCA also offers a “Guide to Long-term Care in Tennessee.” Visit www.thca.org or contact THCA at **615-834-6520**.
- For additional information on nursing facilities, contact the Tennessee Long-Term Care Ombudsman at **877-236-0013**.



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WARNING SIGNS OF DEMENTIA

Memory loss that disrupts daily life may be a symptom of Alzheimer's or another dementia. Alzheimer's is a brain disease that causes a slow decline in memory, thinking and reasoning skills. The earlier the diagnosis, the better when it comes to dementia. It gives people time to learn, think and plan.

SIGNS AND SYMPTOMS

- Memory loss that disrupts daily life
- Challenges in planning or problem solving
- Difficulties in completing familiar tasks at home, at work or at leisure
- Confusion with time or place
- Trouble understanding visual images and spatial relationships
- New problems with words
- Misplacing things and losing the ability to retrace steps
- Decreased or poor judgment (giving large amounts of money to questionable organizations)
- Changes in mood and personality

(Source: The Alzheimer's Association)

WHO TO CALL FOR HELP

Your local Area Agency on Aging and Disability (AAAD) is ready to help. Call the toll-free Information and Assistance Line **866-836-6678**.

The AAAD has information on CHOICES, OPTIONS, nutrition, elder abuse prevention, senior centers, the State Health Insurance Assistance Program, and other resources.

The Alzheimer's Association 24/7 Helpline provides continuous information and support.

The call is toll-free, day or night. Dial

800-272-3900 (TDD 866-403-3073) for help with memory loss, caregivers, health care professionals, medications, and much more. Confidential care consultation is even available from master's level clinicians.



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DRIVING AND AGING

Most people would like to keep driving for as long as they safely can. For many people, a time may come when they must limit or stop driving either temporarily or permanently. But driving is more than getting from one place to another; it represents freedom and independence.

TEN SIGNS THAT IT'S TIME TO LIMIT OR STOP DRIVING

There are often clear signs that it is no longer safe for a person to continue driving. You should look for:

- An increase in near misses or accidents
- Trouble judging distance
- Trouble looking back or turning around
- Slower response time, especially to surprises
- Confusion between different pedals
- Trouble concentrating
- Trouble seeing signs or traffic lights
- A new tendency to become lost
- New minor damage to the driver's car or home
- Frequent stops by the police, even if no ticket is issued



Any one of these indicators is something to watch and consider. More than one is a signal that a conversation is definitely needed.

SUGGESTED INTERVENTIONS

- The Hartford Insurance Group has developed a brochure and an online seminar (1 hour and 15 minutes) called **“We Need To Talk”** that offers caring suggestions to discuss the issue in several conversations. For more information, contact AARP Tennessee at **866-295-7274**.
- CarFit is a program that helps older adults understand how well their vehicles “fit” them. The program also provides information and materials to better educate the public about driving and point to resources to increase both safety and mobility. For more information, visit www.car-fit.org.
- The American Automobile Association (AAA) offers an interactive driving evaluation online which is self-scored and confidential. Visit www.seniordriving.aaa.com.

