Caregiver Connections
An Educational Webinar Series With The Experts

The presentation will begin shortly.
Thank you for your patience!

dukefamilysupport.org
919-660-7510
Understanding Options When It’s Time to Leave Home

Liisa Ogburn
WRAL Aging Well
Aging Advisors NC
Can't we talk about something more PLEASANT?

I know what you want. I know what Daddy wants. I know what my sister wants. But I know what I want, and I want to STAY RIGHT WHERE I AM. IS THAT CLEAR?!!?
Getting lost in overwhelm
Story of My Family

Mummi & Ukki

Grandmother & Granddaddy
Some Stats

- 70% of people 65+ will need some form of long term care
- The average amount of time for some help: 8 years
- Significant help with 2+ ADLs: Women need 3.7 years, Men need 2.2 years
- Average length of stay in a memory care unit: 2-3 years
The Journey

Home

Tools

Home help or Day program

Home

Residential care
Empower yourself with information.
Tools for deficits
The Journey

Home
Tools
Home help or Day program
Residential care
Bringing Care into the Home

• What can agency care versus private care offer?
• Costs
• Be strategic about hours
• Tap friends, family, neighbors, church for help
Adult Day Programs

- Ruth Sheets Center at Edenton
- Sarah Care at Lake Boone
- Millbrook United Methodist half-day
- The Glade at Glenaire
- Evergreen (in Cary)
- PACE (Program for All-inclusive Care for the Elderly)
The Journey

Home

Tools

Home help or Day program

Hospitalization
Spouse becomes disabled or dies
Wandering
Irregular sleep cycle
Incontinence becomes too much
Falls
Combative behaviors

Residential care
Respite Care?

- Some Memory Communities, if they have unoccupied rooms, will let you come for respite care
- Furnished room in a place with nurses, PT, OT, assistance with ADLs, etc.
- Usually 4 weeks (can’t just be for weekend)
- No contract or deposit, just daily rate
- You must leave after 4 weeks, or sign on
## Costs of Residential Care

<table>
<thead>
<tr>
<th>Continuing Care Retirement Community</th>
<th>$20,000 - $1M+ Buy-in (+ monthly rental fees)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assisted Living</strong></td>
<td>$4,250 - $10,300/month</td>
</tr>
<tr>
<td><strong>Family Care Home</strong></td>
<td>$6,000 - $10,000/month</td>
</tr>
<tr>
<td><strong>Memory Care Facility</strong></td>
<td>$5,500 - $11,500/month</td>
</tr>
<tr>
<td><strong>Skilled Nursing</strong></td>
<td>$9,000 - $15,000+/month</td>
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</tbody>
</table>
What does Medicare cover?

Very little.
Income Limit for Medicaid (Special Assistance)

• For Assisted Living, no income over $1,248

• For Memory Care, no income over $1,581

No assets over $2,000

Then you must find a place that takes Special Assistance
## Local Rental Options

<table>
<thead>
<tr>
<th>ASSISTED</th>
<th>MEMORY</th>
<th>FAMILY CARE HOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brighton Gardens</td>
<td>Brighton Gardens</td>
<td>August Estates (Durham)</td>
</tr>
<tr>
<td>Brookdale</td>
<td>Brookdale</td>
<td>Bright Horizons (Raleigh)</td>
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<tr>
<td>Cadence</td>
<td>Cadence</td>
<td>Carolina Care Home (Durham)</td>
</tr>
<tr>
<td>Chatham Ridge</td>
<td>Chatham Ridge</td>
<td>Cary Care Home</td>
</tr>
<tr>
<td>Falls River</td>
<td>Falls River</td>
<td>Chantilly (Wake Forest)</td>
</tr>
<tr>
<td>Heartfields</td>
<td>Heartfields</td>
<td>Charles House (Chapel Hill)</td>
</tr>
<tr>
<td>Sunrise</td>
<td>Sunrise</td>
<td>Gracie Sturdivant (Durham)</td>
</tr>
<tr>
<td>The Addison</td>
<td>The Addison</td>
<td>Kelley’s Care Home (Raleigh)</td>
</tr>
<tr>
<td>The Cardinal</td>
<td>The Cardinal</td>
<td>Lynn’s Care Home (Raleigh)</td>
</tr>
<tr>
<td>The Reserve at Mills Farm</td>
<td>The Reserve at Mills Farm</td>
<td>Renaissance (Wake Forest)</td>
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<tr>
<td>The Templeton</td>
<td>The Templeton</td>
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<tr>
<td>Waltonwood</td>
<td>Waltonwood</td>
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<tr>
<td>Woodland Terrace</td>
<td>Woodland Terrace</td>
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</tbody>
</table>
Assisted Living

Private studio (1-person)

Includes all expenses but phone:

At **lowest** care level: $4,250 to $5,900/month *(private room)*

At **highest** level of care: $5,900/month (all-inclusive) to $10,300 (includes highest level of care, highest medication management level, and continent management)

Range: $4,250-$10,300/month

$51,000-$123,600/year (per person)
## Example of Pricing at Modest Option

*Private studio in Assisted Living (1-person)*

<table>
<thead>
<tr>
<th>Pricing Model</th>
<th>Tiered</th>
<th>All-inclusive</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base room</td>
<td>$3,900</td>
<td>$5,900</td>
</tr>
<tr>
<td>Lowest care level</td>
<td>$350</td>
<td></td>
</tr>
<tr>
<td>Monthly</td>
<td>$4,250</td>
<td>$5,900</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Base room</td>
<td>$3,900</td>
<td></td>
</tr>
<tr>
<td>Highest care level</td>
<td>$2,400</td>
<td>$5,900</td>
</tr>
<tr>
<td>Monthly</td>
<td>$6,300</td>
<td></td>
</tr>
<tr>
<td>Annually</td>
<td>$51,000 - $75,600</td>
<td>$70,800</td>
</tr>
</tbody>
</table>
Memory Care

Shared room and private studio

Includes all expenses but phone:

Range: $5,500-$11,500/month

At **lowest** care level: $5,500/month (shared room) $8,400/month (private room)

$66,000-$138,000/year

At **highest** level of care: $5,500/month (all-inclusive; shared room) to $11,500 (includes highest level of care, highest medication management level, and continent management)
Family Care Home

Shared room and private

Includes all expenses but phone:

At **lowest** care level: $6,000/month (shared room) $7,000/month (private room)

At **highest** level of care: $7,500/month (all-inclusive; shared room) to $10,000+ (includes highest level of care, highest medication management level, and continent management)

Range: $6,000-$10,000+/month

$72,000-$120,000/year
Memory Facility vs Care Home

- Larger community
- Locked to prevent wandering
- More standardized
- More activities
- More amenities
- Care ratio of 1 to 8 during day; 1 to 10 at night
- Larger staff, less stability

- Household of 6 residents
- Home in a neighborhood
- Less activities
- More tailored attention
- Care ratio of 1 to 3 during day; 1 to 6 at night
- Fewer staff who are more familiar with residents
- Can’t take wanderers
- Ambulatory vs. Non-ambulatory
Skilled Nursing

Shared room and private studio

Skilled nursing is typically all-inclusive and priced on a daily basis, costing from $240/day up to $440/day.

At **lowest** cost: $7,200/month (shared room) up to the highest cost in a private room: $13,200/month

Range: $7,200-$13,200/month

$57,600-$158,400

If you have no more than $2000 in assets and an income > $4000 & are in a place that takes Medicaid, you may qualify for Medicaid.
What to consider when touring:

1. Proximity to family
2. Cost (all-inclusive or base + care level + meds + incontinence)
3. Waitlist (might be worth putting your name on a few waitlists)
4. Whether they can handle your or your loved one’s needs now and in the future (troubling behaviors, frequent falls, growing non-ambulatory, etc.)
5. Are there other families there who you can speak with?
6. No place is perfect.
Process for a near-term move:

1. You’ve chosen the place.
2. You’ll need to get physician to fill out an FL2 and do a TB test.
3. The nurse will assess your loved one (either at home or in facility).
4. The community gives you a monthly price based on needs.
5. There is lots of paperwork, med transfer, etc.
6. You identify the move-in date (bring furniture, if not provided).
7. Develop the plan for the move.
The puzzle is always changing...
Take-Aways

• Develop a proactive, problem-solving mindset
• Identify what you can control and what you can’t and do what you can for the former
• Rely on your community when you need help (some of us have to learn how to ask for help)
• Pivot, when needed
• Self care is critical
• Cultivate “wise mind” (through walks, sleep, religious practices, friends, meditation, support groups)
Remember

An emotion passes in 90 seconds unless you feed it

Humor is invaluable!
LIISA OGBURN

Tools for Dementia Caregivers

As needs arise, families devise ways to meet them. Here are some tools I have seen families use during while caring for loved ones at home.

Tags: dementia, tools
Posted July 13

LIISA OGBURN

Steps for a smooth discharge home from rehab

Mom finally has a discharge date from Rehab. How can we ensure the transition back home goes smoothly?

Tags: rehab, Medicare, physical therapy
Posted July 9

Liisa Ogburn
Aging Advisors NC
WRAL.com/AgingWell
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Thank you for joining us today!

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