

TYPES OF LIVING AND CARE OPTIONS

Care in the Home

Type 1: Home Health – medical or therapy services typically used after hospitalization or a major medical event (surgery, stroke, etc.)

- Major Payer: Medicare
- Short-term

Type 2: In-Home Care – personal care like dressing, bathing, and meal preparation typically used on a longer-term basis for health maintenance

- Major Payer: Medicaid
- Long-term
- Includes companion or homemaker services

Type 3: Private Duty or Private Pay – similar to In-Home care in that you can pay privately for those services if insurance will not cover, and have homemaker chore (cleaning, laundry, companion, etc.) services in private pay

- Major Payer: Private Fund/Insurance
- No time or need-based restrictions

Independent Living

Independent living is appropriate for older adults who are still able to live independently but enjoy the assurance of having assistance available nearby and when needed. Communities for independent living provide safe living environments with the needs of older adults in mind, and access to entertainment, dining, and some medical care all with minimal assistance. Some independent living facilities may offer hospitality services (i.e. housekeeping and laundry) for an additional monthly fee. Independent living costs are most often private pay and not covered by insurance.

Assisted Living

Assisted living is appropriate for older adults who may need assistance with activities of daily living, such as meal preparation, medication monitoring and transportation among other things. Assisted living facilities provide a maintenance-free lifestyle for older adults so they can still enjoy as much independence as they are able while receiving assistance to ensure their safety and peace of mind. Many assisted living facilities offer additional care services such as medication management and assistance with bathing. Many memory care or dementia care facilities are assisted living. Costs are typically private pay, and Medicare does not pay for any portion of assisted living. However, there are some circumstances in which Medicaid may be able to help pay for assisted living costs.

Skilled Nursing

Skilled nursing may be provided in-home, in some assisted living facilities, in some hospitals, and in temporary residential rehabilitation centers. The primary differences between skilled nursing and nursing home care are reasons for skilled services being needed and the time limitations of skilled services. Skilled nursing is sometimes referred to as “post-acute care,” because it typically follows a hospital stay and is intended to prepare the patient to return home. A skilled nursing facility often includes many specialists beyond nursing including speech pathology, physical and occupational therapy, dietetics, and other rehabilitation specialties. The costs and payor coverage for skilled nursing varies, but it is often covered by Medicare and

supplemental insurances. Patients are allotted a specific number of days of skilled care up to 100 days depending on progress made in each therapy discipline (physical, occupational, and speech therapy).

Nursing Home

Nursing home facilities are intended for individuals needing long-term nursing care. Nursing homes provide non-medical assistance such as bathing, dressing, toileting, medication management, mobility, and meal preparation among other things. Nursing home facilities are most appropriate for people who have difficulty taking care of their activities of daily living and do not have the care needed to remain at home. There are staff available at nursing homes 24 hours per day, and they are overseen by an administrative staff and medical director. The medical director is not always on the premises but does see each resident of the nursing home on a routine basis. Some specialists can also be brought into the nursing home to see residents, if needed. Nursing home costs are not covered by Medicare but are partially covered by supplemental long-term care insurance policies. Medicaid also offers financial assistance for nursing home costs for eligible residents.

HOME SAFETY

Preventing Falls

- Make sure all hallways, stairs, and rooms are well lit
- Do not leave objects such as books or shoes laying on the floor, stairs, or in pathways
- Do not leave electrical cords exposed in walkways
- Remove all area rugs. Put non-slip rubber mats in the bathtub or shower
- Install handrails in the shower and near the toilet
- Avoid waxing floors
- Mop up spills immediately
- If used, keep walkers and canes in reach at all times
- Rolling walkers should have brakes on while stationary

Cleaning

- Never mix bleach, ammonia, or other cleaning liquids together
- When possible, open windows when cleaning to allow fresh air inside and avoid prolonged exposure to potentially harmful fumes
- Straighten up regularly. Clutter can cause stress and can also cause important documents or objects to be lost.
- Dust and vacuum at least once per week to prevent dust mites and other bacteria from causing additional health problems
- Clean the kitchen after every use and always put away leftover food in proper storage containers and refrigerate if appropriate to avoid contamination
- Use disinfectant cleaning products in the kitchen and bathroom. This is especially important when an infection is present or suspected.

Medication

- Keep medications in their original containers to avoid mixing them up

- Create a written medication schedule or use a weekly pill box to know when morning, afternoon, and evening pills have been taken
- Use alarms or digital reminders to take medications on time
- Ask the pharmacist to put large-print labels on medication bottles
- Bring pill bottles to all health care provider appointments

Loved Ones with Dementia

- Sharp objects and hazardous household materials should be locked away (*Tip:* Child-proof locks can be used to lock dangerous materials in cabinets)
- Investigate odors. It is common for people with dementia to hide food and let it spoil in closets, drawers, and even the refrigerator
- Consider installing automatic temperature-controlled water faucets. Dementia can dull sensitivity to temperature
- Place keys in a place inaccessible to the person with dementia
- Secure door locks regularly to ensure the person with dementia is not at risk for wandering
- Secure medications

The following household materials are hazardous and can be harmful:

Cleaning products	Paint	Nail polish remover	Prescription and over-the-counter medication
Household bleach	Paint thinners	Hair spray	
Ammonia	Thinner	Aerosol spray cans	
	Turpentine		

COMMUNITY RESOURCES

Adult Day Centers

Bliss Adult Day Care, LLC	573-639-9072
Close to Home, LLC	573-476-6234
Columbia Senior Activity Center	573-874-2050
One For All Day Program, LLC	573-635-4501

Aging and Disability Services

Boone County Family Resources	573-874-1995
Bureau of Special Health Care Needs, State of Missouri	573-751-6246
Central Missouri Area Agency on Aging (CMAAA)	573-443-5823
Central Missouri Regional Center, State of Missouri	573-441-6278
Senior and Disability Services, State of Missouri	800-392-0210
Services for Independent Living	573-874-1646
Social Security Office (S.S., S.S.D.I., S.S.I., and Medicare)	866-563-9108

Assistive Devices/Medical Equipment

AeroCare	573-818-2959
Columbia Hearing Center	573-875-4327

D&H Drugstore	573-777-7333
Heartland Medical Equipment, Inc.	660-886-9229
Kilgores Respiratory Services	573-442-8338
Lincare	573-449-0296
Numotion	573- 443-2212
Option Care	573-814-7100
Services for Independent Living	573-874-1646
Therapy Support	877-885-4325
Wheelchair Personalities	573-424-1486

Healthcare/Medicare Assistance

*CLAIM Missouri State Health Insurance Assistance Program	800-390-3330
*Missouri Long-Term Care Ombudsman Program	800-309-3282

Meal Delivery

Central Missouri Area Agency on Aging (CMAAA)	573-443-5823
Meals on Wheels (home delivered meals)	573-886-7554

Transportation (non-emergency)

Assisted Transportation (non-emergency medical transport)	573-818-4643
Central Missouri Area Agency on Aging (CMAAA)	573-443-5823
Central Missouri Community Action MO Rides	573-777-5213
Columbia Para Transit (eligibility required)	573-874-7290
MO Health Net (non-emergency medical transport)	866-269-5927
OATS, Inc.	573-449-3789
Services for Independent Living	573-874-1646
Veterans Administration	573-814-6002

Veterans Services

Columbia Vet Center	573-814-6206
Missouri Veterans Commission	573-882-5135
Veterans Administration	573-814-6002

CAREGIVER RESOURCES

Respite Care is intended to give you a break from taking care of your loved one and let you be a daughter, son, or friend again instead of caregiver. Respite Care and Companion Care can be closely related. Companion Care offers your loved one consistent interaction with a professional companion aide. Companion aides not only provide friendly, compassionate companionship to your loved one but they are also trained to perform some homemaking duties such as cleaning and meal preparation. Companion Care offers your loved one time with another person who can care for them, keep them active, and engage in activities to improve their mood. While your loved one is enjoying companionship with a professional, you are provided with a few hours to yourself. You can use this time to relax and take care of yourself with the comforting knowledge that your loved one is safe and cared for. You can also use this time to allow yourself to go back to the role of child or friend to your loved one instead of "caregiver." Respite Care and Companion Care services are designed to help improve your relationship with your loved one and ensure you receive the care you need too.

Respite Care and Companion Care

BrightStar Care	573-777-9222
Care Partners	573-893-2273
Four Seasons In-Home Service	866-746-2600
Help At Home	573-632-0262
Home Helpers	573-636-2273
Home Instead Senior Care	573-442-4333
Keeping Good Company: Senior Care at Home, LLC	573-289-9767
Kindred At Home	573-302-7467
Pyramid	573-893-8545
Right at Home	573-777-8770
Trusted Home Care	573-632-1924
Visiting Angels	573-445-6340

Non-Medical In-Home Agencies

Home Helpers	573-636-2273
Home Instead Senior Care	573-442-4333
Keeping Good Company: Senior Care at Home, LLC	573-289-9767
Right at Home	573-777-8770
Visiting Angels	573-445-6340

Local Support Groups

Adult Children as Caregivers	573-823-2077
Alzheimer's Caregivers Support Group	573-632-5593
Alzheimer's Caregiver Support Group at the Library	573-271-0734
Breakfast Club for Caregivers and Loved Ones with Dementia	573-808-4972
Days of our Lives: Women's Caregivers Support Group	573-808-4972
Early Stage Caregivers - Columbia MO, Services for Independent Living	573-220-8336
Grief Support Group Sessions	573-443-8360
Hometown Homecare Support Group	660-248-2100

Men Emerging as Caregivers	573-808-4972
Missouri Cancer Associates Support Groups	573-817-8527
Parkinson's Support Group	573-356- 6036573-434-4569
People Living with Early Stage Memory Loss	573-239-6210

Online Support Groups

Aging Care	https://www.agingcare.com
Alzheimer's Association Connected	https://www.alzconnected.org/
Caregiver Action Network (CAN)	https://caregiveraction.org/
Children of Aging Parents	http://www.caps4caregivers.org/
Family Caregiver Alliance	https://www.caregiver.org/support-groups
CMAAA Caregiver Initiative	http://www.cmaaa.net/support-services
Facebook Support Groups:	Caregivers Connect Caring for Elderly Parents Memory People Sandwich Generation

Emergency Hotlines

National Suicide Prevention Hotline	1-800-273-8255
Mo Child Abuse & Neglect Hotline	1-800-392-3738
Mo Elder Abuse & Neglect Hotline	1-800-392-0210
Veteran Suicide Prevention Hotline	1-800-273-8255

*text 838255 for support via text

How Social Security Can Help You When A Family Member Dies

*Retrieved from SocialSecurity.gov

You should let social security know as soon as possible when a person in your family dies. Usually, the funeral director will report the person's death to Social Security. You will need to give the deceased's social security number to the funeral director so they can make the report.

Some of the deceased's family members may be able to receive Social Security benefits if the deceased person worked long enough in jobs insured under Social Security to qualify for benefits. ***Contact Social Security as soon as you can to make sure the family gets all the benefits they are entitled to.*** Please read the following information carefully to learn what benefits may be available.

- We can pay a one-time payment of \$255 to the surviving spouse if they were living with the deceased. If living apart and eligible for certain Social Security benefits on the deceased's record, the surviving spouse may still be able to get this one-time payment. If there is no surviving spouse, a child who is eligible for benefits on the deceased's record in the month of death can get this payment.
- Certain family members **may be eligible** to receive monthly benefits, including:
 - o A widow or widower age 60 or older (age 50 or older if disabled);
 - o A widow or widower any age caring for the deceased's child who is under age 16 or disabled;
 - o An unmarried child of the deceased who is:
 - Younger than age 18 (or up to age 19 if they are a full-time student in an elementary or secondary school); or
 - Age 18 or older with a disability that began before age 22;
 - o A stepchild, grandchild, stepgrandchild, or adopted child under certain circumstances;
 - o Parents, age 62 or older, who were dependent on the deceased for at least half of their support; and
 - o A surviving divorced spouse, under certain circumstances.

If the deceased was receiving Social Security benefits, you must return the benefit received for the month of death or any later months. For example, if the person dies in July, you must return the benefit paid in August. If received by direct deposit, contact the bank or financial institution and ask them to return any funds received for the month of death or later. If paid by check, do **not** cash any checks received for the month the person dies or later. Return the checks to Social Security as soon as possible.

However, eligible family members may be able to receive death benefits for the month the beneficiary died.

Contacting Social Security

The most convenient way to contact us anytime, anywhere is to visit www.socialsecurity.gov. There, you can: apply for benefits; open a *my Social Security* account, which you can use to review your Social Security Statement, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, and get a replacement SSA-1099/1042S; obtain valuable information; find publications; get answers to frequently asked questions; and much more.

If you do not have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you are deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7am to 7pm, Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us.