



# Caregiving: Helping you help a loved one

## Information and resources

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According to the National Alliance for Caregiving, more than 1 in 5 million people in the U.S. provide care for a friend or family member who is chronically ill, disabled or elderly.

Handling caregiving tasks like meal preparation, bathing and feeding can become demanding and the responsibility can often result in “caregiver burnout.”

However, there is help. What follows are valuable tips to help you give your loved one the best care possible while protecting your own health and well-being.

### We are here for you

Health Advocate can support you and your family with caregiving tasks and help alleviate stress so you can focus on providing the best care for your loved one.





**You don't have to shoulder the responsibilities by yourself. Look to your family, community, employer, and organizations for help.**

**Understand the diagnosis.** Talk with your loved one's doctor to help you fully understand the severity of the condition, what you can expect to happen and what you can do.

**Make a plan.** Include items like reviewing your insurance coverage, getting legal help, building a daily care schedule, and reaching out to family members who can help.

**Get organized.** Create a calendar. Keep handy all important phone numbers, doctor visit notes, medical records and other paperwork.

**Build a broad support team.** Include your loved one's doctor, friends, religious or community organizations, and anyone else you can turn to for support.

**Find a community or online support group.** For example, [caregiver.com](https://www.caregiver.com) has a "Local Resources" section that can locate support groups in your area.

**Consider consulting a social worker or therapist.** Ask your doctor for a referral to a mental health professional or contact Health Advocate to be connected to the right support and learn coping skills.

**Talk to your children.** Discuss what your loved one is experiencing and what to expect. Consider attending family therapy sessions to help address the elevated emotions and associated stress.

**Check out community organizations.** Many community, religious and medical organizations offer ongoing support services to help with daily chores, including meals and transportation to appointments.

**Talk to your insurance company.** Depending on the age and situation of your loved one, some services, such as adult day care, may not be covered by your loved one's insurance plan.

**Check out Medicare and Medicaid coverage.** Contact your county's Department of Aging, as well as the Social Security Administration. Visit: [ssa.gov](https://ssa.gov). Also, ask your state Medicaid office about their "waiver" programs that may provide coverage for at-home care, adult day care, and other care services. Medicare may also help you pay for home healthcare and/or durable medical equipment. To find out about the coverage available to you, visit: [medicare.gov/coverage](https://medicare.gov/coverage).

**Talk to your employer.** Find out what solutions your employer offers to better help you balance work and caregiving responsibilities. Ask about intermittent FMLA support which will allow you to take time off from work, but still protect your job.

**Consult with an an elder law attorney.** An attorney will help you and your loved one protect assets, plan future care, determine end-of-life wishes, assist in the will resolution and assign power of attorney.

**Consider an adult day care program.** Involvement in day care whether through an organization or in-home aide can be stimulating for your loved one and give you a much needed break.

**Enlist respite care for time off.** Respite care can be provided free by friends, family, volunteers, or by hiring a home health agency. You can also look for a facility such as a nursing home, assisted living residence or a board-and-care home that accepts short-term residents.

**Know your limits.** Only you will know when you can no longer provide the level of care needed by your loved one, and when it's time to seek a nursing home or other continuing care facility. Follow your instincts and know that you can always choose to bring your loved one home.



Caring for a sick or injured loved one can be rewarding but also physically and emotionally overwhelming. Taking care of yourself is crucial.

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**Try these tips to help you regain balance:**

**Take mini "time-outs" just for you.** Even just a few minutes can be helpful. Do something you enjoy that helps you relax.

**Schedule a lunch or dinner date** with a friend or family member to share some fun. This can help relieve tension.

**Get moving.** Even light exercise like walking, stretching or dancing can help boost your energy and moods. Physical activity can also help clear your mind.

**Connect with other caregivers.** Check out online caregiving forums, websites and support groups to find others who truly understand the ups and downs of caregiving and can offer encouragement.

**Focus on your own health.** Go to all your checkups, take your medications, get rest and eat healthy. This will benefit the person you are caring for as well.



**Set boundaries on your time and energy.** Figure out what you can reasonably do and what resources or help from others you may need.

**Tap into your support team.** Remember to call on your network of family members, friends, church or community organizations, and anyone else you can turn to in a time of stress to help support your efforts.

**Taking a little time for yourself can help you be a better caregiver.**

## Turn to Health Advocate

Our experts can provide the information, resources and support you need to help you care for your loved one.

### Our EAP professionals can:

- Identify emotional and mental health issues and provide confidential, compassionate counseling and coping strategies
- Connect you with more long-term help from a qualified mental health professional, if needed
- Research services and resources like geriatric care managers, adult day care, assisted living, home health aides, independent living and long-term care
- Locate senior centers and community resources
- Connect you to additional specialists:
  - Legal specialists can address questions and issues regarding powers of attorney, estates, wills, and more
  - Financial experts can help you with things like Social Security and SSI planning, guidance about Medicare and Medicaid, retirement and financial planning, estate planning, long-term care planning, and more

You can access additional resources on the member website.



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## Caregiving Resources

### Family Caregiver Alliance, National Center on Caregiving

[www.caregiver.org](http://www.caregiver.org) • 800.445.8106

The Family Caregiver Alliance provides services, education programs, and resources designed with caregivers' needs in mind and offers support, tailored information, and tools to manage the complex demands of caregiving.

### Caregiver Action Network (CAN)

[www.caregiveractionnetwork.org](http://www.caregiveractionnetwork.org) • 202.454.3970

Caregiver Action Network is a free, nationwide organization providing education, peer support and resources to family and friends caring for loved ones with chronic conditions, disease, disabilities, or the frailties of old age. CAN serves family caregivers from those caring for children with special needs, to those caring for parents with Alzheimer's disease, to the family and friends caring for wounded soldiers.

### Social Security Administration

[www.ssa.gov](http://www.ssa.gov) • 800.772.1213

### Meals on Wheels Association of America

[www.mealsonwheelsamerica.org](http://www.mealsonwheelsamerica.org) • 888.998.6325

The Meals on Wheels Association of America has chapters nationwide that can deliver meals to seniors confined to their homes.

### Eldercare Locator

[www.eldercare.acl.gov](http://www.eldercare.acl.gov) • 800.677.1116

A nationwide service that helps older adults and their caregivers find local services for seniors.

### The National Academy of Elder Law Attorneys (NAELA)

[www.naela.org/findlawyer](http://www.naela.org/findlawyer)

A searchable database for attorneys according to language spoken and specific practice areas such as estate planning, planning for incapacity with decision-making documents, long-term care, locating financial resources, financial planning, and the client's right to quality care.

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