

## September 2010

In this issue: New Resource Coordinator, Pre-Planning can Save \$ and Frustration, Medicare Part D, Seton Symposium



**Jana Dodoo**  
**AACM Resource Coordinator**

Jana maintains AACM's resource library and database to ensure that care managers have access to the most current information on the resources that clients may need. Jana also assists with educational presentations for clients, their families, and industry professionals.

Jana loves people and enjoys creative problem-solving—a good fit for her background in hospitality and customer service. Out of a desire to help people in need, she earned her Bachelor's degree in Social Welfare at the University of California at Berkeley. She is passionate about serving the often-under-represented: the poor, the disabled, the young, and the elderly. She is currently volunteering with Citizen Schools, an after-school program for at-risk youth.

Jana also brings her creative skills in theater arts and filmmaking to the team. She earned a Master's degree in film-producing in Edinburgh, Scotland, and hopes to make a documentary someday. After living in all four corners of the U.S. and a two-year stint in Scotland, Jana has now settled in Austin with her husband.

### **Eldercare Planning Now can Save Money and Frustration**

Many families find it hard to talk about, and plan for, the time when their aging loved ones will need more care. The result puts the family in a defensive, instead of offensive, position with fewer options than they'd like and the need to make a quick decision. You rarely can prevent a crisis, but you can mitigate the effects by exploring the wants and needs of the "future elder" and discuss your options with experts in eldercare. Asking a care management company, like Accountable Aging Care Management (AACM), to get involved early can help you figure out what kind of safety-nets you already have in place (such as insurance coverage) and where the "holes" in your plan might be (such as having no family in town). Don't be the one to say, "I should have gotten AACM involved earlier!"

"We are often called in a time of crisis," said Mary Koffend, president of AACM. "Mother has fallen. Daddy can't drive anymore. Sister is worn out as a caregiver," she continues. AACM is exactly the right firm to handle these situations because often the answer is complex and the resource choices are overwhelming. The diverse team at AACM can work together to find the resources and answers to any eldercare issue quickly.

Where AACM can really make a difference in quality of life, however, is when people call them early. When you know you will need help soon but you don't know exactly the kind of solution you need, it's time to get AACM involved.

This article will discuss five areas where asking a Care Manager to get involved in pre-planning for eldercare can be beneficial for the elder as well as the family. Have a third party as "moderator" for discussing these issues can help the family and the elder open up about what each really wants and needs.

#### **Medical**

Without a doubt, one of the biggest problems for the elderly is medication-related errors. From taking the wrong dosage, to a reaction when a new drug is introduced, there are many opportunities for something to go wrong when elders have a number of prescriptions from a number of doctors.

Therefore, having a Care Manager monitor medications and coach family members on how to list and track dosages for all doctor visits can be a huge help in preventing medication problems. Care Managers can also be a resource for finding specialists when they are needed. Often the onset of symptoms can be so gradual that a family member/care giver doesn't notice the changes, but a visiting Care Manager will and can recommend resources to help the elder and the caregiver.

AACM can also help you understand your health and long-term care insurance policies, including the exclusions. For example, they can direct you to quality facilities or caregiving services that meet the requirements for coverage.

"We recently met with a client who didn't realize that her health insurance covered 100 caregiver visits in her home per year. She had been paying out-of-pocket for six months before we got involved," Koffend added. Many people purchase long-term care insurance in their 60's but don't use it until their 80's. By then, they may not remember what it covers and what it doesn't. Knowing whether your policy will cover home health care (to what limit) and/or assisted living (what level), can be helpful in planning your future.

### Financial

Care Managers at AACM have experience with government benefit programs and can help sort out many confounding bureaucratic experiences so families get the benefits to which they are entitled. AACM recently helped an elderly woman, Marion, who had no assets and was living with her daughter. Marion's health was deteriorating and her family knew she was going to need to move into a facility. The family didn't know if they had any control over which facility or how to get her in, or how to apply for Medicaid. AACM provided the information they needed to choose a facility they liked, in an area of town they liked, and then transfer Marion when she was ready and guided them in the process.

One of the most important areas of pre-planning that AACM can provide a family is budgeting. How much will different things cost when you need them? If you will need to pay out-of-pocket for home health care or a personal assistance service, how much do you need to set aside? What does Medicare cover? What types of services are covered by your insurance? AACM can also help set-up checks and balances now that may not be put to use until they are needed, such as co-signers on checks or copies of bank statements sent to a 3<sup>rd</sup> party to prevent fraud.

### Social

The social aspects of aging are so important and often neglected. "You cannot take away someone's car without a back up plan," says Koffend, "Their vehicle means independence." AACM can work with a family so they know their options when the time comes that their elder loved one can't drive anymore. Having a third-party involved in taking away a vehicle almost always makes it easier for the family. AACM can help the elder take advantage of independent driver testing and evaluation and also help provide alternatives suitable to the elder.

Do you know someone who might benefit from our services? If so, please forward this newsletter to them. They can sign up for our free newsletter at [www.accountableaging.com](http://www.accountableaging.com)

If a family member is the prime caregiver for an elder, it is important to provide respite and relief for them before they get burned out. AACM can help on all fronts, finding the elder some "day out" opportunities and also finding "stand-in" care when the caregiver needs a break. Some elders may qualify for free community programs.

If a family knows that long-term their loved one will need to move into a facility, AACM can get involved early to help sort through the options and provide tools to evaluate those resources. "There's a great myth out there that staying in your home is the key to happiness as an elder. But, in truth, for some people it can be very isolating and depressing, and they would thrive in a communal care setting," said Koffend.

### Legal

Overwhelmingly, the best legal planning a family can do it to make sure basic legal documents are completed early while the elder is competent. The two Powers of Attorney (financial/durable and medical) are key. If the family waits

too long, the only choice is guardianship which is a complex legal process and expensive. If your will was prepared in another state, AACM can help you find the right legal resources to review it for compliance with Texas law.

### Spiritual

When a family gets a Care Manager involved early, the elder will often open up to them about what makes them happy and how they find peace in their life. Often the elder won't tell family members because of various family dynamics established years ago. With this fresh perspective, the Care Manager can then help make sure, as the elder transitions to requiring more care over time, their spiritual needs and wants are met.

This goes for the caregiver too. Often a caregiver won't tell other family members what they really need or want because it's their responsibility to take care of this elder, and they don't feel entitled to their own desires. There are many resources for caregivers and the Care Managers at AACM can help them find solutions that work.

AACM can also encourage families to discuss end-of-life issues now. If the family is already talking about care situations that involve home health, assisted living and nursing, it's not a far jump to hospice. "The quality of life for the elder and the family can be hugely affected with some proper pre-planning," says Koffend. With a Care Manager as facilitator, the opportunities for families to set themselves up for success are unlimited.

Overall, AACM is alert to issues that they, as a team, have seen come up in the past, and they can help families avoid costly mistakes. The eldercare landscape is vast and complicated. When you need someone to help you navigate this arena, Accountable Aging Care Management is there to help.

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### AACM Is a Wealth of Information

When we aren't helping clients, we are out gathering more information on how to better help our clients. AACM Team members regularly attend meetings of local, state and national organizations that deal with all areas of aging and care management.

#### Attention – Now is the time to review your prescription drug coverage!



#### Medicare Part D Decision Period Starts November 15

Open enrollment for Medicare Part D is scheduled for Nov. 15 – Dec. 31, 2010. The healthcare reform law passed in 2010 has two changes that affect Medicare part D for 2011. The costs of some drugs will be decreased in the "donut hole" or coverage gap. Also, the subsidy for premiums provided to individuals with higher income will be decreasing. Start gathering the information you will need to make an informed decision. Visit [www.medicare.gov](http://www.medicare.gov) and if you get really frustrated and confused, please call us for a consultation. We regularly help clients find the most comprehensive plan at the most affordable prices. If you are newly "joining" the system, and this is your first year to sign up, email us for some help at [info@accountableaging.com](mailto:info@accountableaging.com).

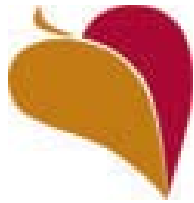
#### AACM Team to Present at Seton's upcoming Nursing Symposium

Oct. 21 & 22, AACM will have a poster session during Seton's Nursing Symposium: *Leading the Nursing Profession: Advancing Practice, Education, Leadership and Science*. Look for us! Our featured presentation is: **Preventing Medication-Related Problems: Targeting Sustainability in a Complex Adaptive System.**

#### Have you read Mary's latest post on [Caring.com](http://Caring.com)?

Mary Koffend, President of AACM has been writing for the website Caring.com answering people's questions about dealing with eldercare issues. Read her latest posts: ([www.caring.com/authors/mary-koffend](http://www.caring.com/authors/mary-koffend)) about social security benefits and hiring caregivers.





## Accountable Partners®

AACM regularly makes recommendations to clients for services they need such as facilities, home health care, and personal assistance services. If you are not in our Accountable Aging Partners Program (it's free), you may be missing out on valuable referrals. Please go to our website now and fill out a survey (<http://www.accountableaging.com/aapartners.cfm>). Having the most current information on your business helps us refer the right kind of clients to you. If you'd like to see what a sample Accountable Partners Report looks like, we've included a [sample here](#).

### Accountable Aging Care Management Team

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Accountable Aging Care Management is an eldercare consulting and care management firm.

Accountable Aging is a single source for seniors and their families to attain knowledge, resources and on-going assistance with the challenges related to aging or caring for an elder loved one. We serve seniors in Austin, Dallas, San Antonio and the surrounding areas.

With this newsletter, our aim is to provide a trusted conduit for eldercare information and resources and to highlight the services we offer that meet the needs of senior adults and their families.

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