

CAREConnections

Information and Inspiration for Caregivers

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Dear Caregiver,

When you're doing the hard work of caring for an older loved one, it can feel like insult added to injury to have to think about money too. But providing care, or receiving it, isn't cheap, and you're likely to have many concerns, or at least questions, related to finances.

The person who needs care is faced with expenses that can include health insurance and co-pays, home health care, special equipment and supplies, legal fees, home modification, relocation, and more. As a family caregiver, you may have the expenses of travel (if caring for someone far away), time lost from work, passed over promotions, early retirement, or contributions to help pay for your loved one's care. In addition to concerns about having enough money, you may worry that your loved one can no longer manage his finances, is vulnerable to or has been the victim of financial exploitation, or might need to apply for public assistance programs that seem inscrutable. All told, it can feel like you spend an inordinate amount of time thinking about money, when all you really want to do is provide good care for your loved one.

We can't escape the fact that money plays a big part in caregiving. But we can do appropriate financial planning, we can respectfully approach our loved one about helping with money management, we can learn about public assistance programs that may be able to help, and we can be aware of the costs of caregiving to ourselves—and reduce those costs as much as possible.

We hope that this issue, which offers tips and information on various financial aspects of caregiving, will be helpful to you.

The Editors

**The Almighty Dollar:
Having the Money Talk**
by Sandy Tobin



The holidays are over and spring is in the air. During the holiday season many of us had the opportunity to spend time together as a family. Family gatherings are often a joyous time of celebration, conversation, and planning. Many topics are discussed at family gatherings—some light and carefree like marriages, new babies, vacations, and graduations. But family gatherings can also be an excellent



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opportunity to discuss other, more serious, topics with an older adult, including changes in health, downsizing the home, and finances. These subjects are often considered taboo by someone from an older generation and, unfortunately, are often postponed until there is a crisis.

Let's focus on the topic of money. The difficult discussion of finances is extremely important, not only when an individual is beginning to show memory loss, is diagnosed with a chronic medical condition, or is hospitalized, but also when an individual is healthy and not facing any life changes. Having the conversation early, before a crisis occurs, is good prevention and can bring peace of mind.

This article focuses on the practical approaches to having a successful discussion about money with an older adult. However, the overall tone and sentiment of the discussion are just as important and should not be ignored. The purpose of the money talk is not to take control and remove power from an older adult, but instead to be at the ready when and if a crisis occurs. It is important to remember that this person (parent/spouse/partner) has lived many years working, planning, paying bills, and making their own decisions—and that money is a very private matter. Entering into the conversation with respect and deference is paramount and should underscore any conversation about money.

Tips on Having the Money Talk

Authority — The framework for how money/business is handled if we are unable to act for ourselves is a Financial Durable Power of Attorney (FDPOA/DPOA). An older adult should always be the first person asked about a financial or business decision. However, if an older adult is no longer capable of making decisions for himself, a designated person can step in and act in his stead. By signing a POA an individual designates a trusted person who can, in the event of incapacity, pay bills, sell property, handle pensions/social security incomes, and communicate with insurance companies. If an individual does not have a POA and becomes incapacitated, it may be necessary to have a conservator and guardian appointed, which is a much more complicated and expensive process requiring a court proceeding. If your loved one has not yet designated Powers of Attorney, this is a great first step. Sometimes an older adult is apprehensive about designating a POA, and one suggestion to ease the apprehension is to complete your POA at the same time, thereby normalizing the process.

Timing and Setting the Stage for the Discussion — Because families are often together during the holidays, family celebrations, and other gatherings, it may seem like a good opportunity to have the money talk. However, it is often best to not mix business with pleasure. Family gatherings can be stressful, and an older adult could already be overwhelmed. Allow your family the time to practice your traditions and enjoy the event and each other. Following the festivities, take advantage of the together time to discuss finances.

Consider the Players and the Balance of Power — Because money is such a delicate topic it is important to consider who is the best spokesperson to talk with the older adult. We each have a different role in our family. For example, I know which of my children will be best suited as my Medical Power of Attorney and which is best for the Financial Power of Attorney. Consider who would be the best at discussing financial details. If you have never discussed business with your parent, it might be best to defer to your sibling who helped Mom set up her bank account or helped her talk to the financial planner. In addition, when you have the money talk, be careful not to outnumber your parent. If all four siblings are gathered, the balance of power may feel unfair and Mom may feel outnumbered, overwhelmed, and defensive. Instead, identify a more relaxed and comfortable opportunity where one or two family spokespersons can quietly sit and have a discussion.

Don't Overwhelm — To avoid overwhelming an older adult, break the discussion down into smaller topics. Shorter meetings covering one topic at a time will be better received and understood. Here is a possible breakdown of meeting topics:

1. Powers of Attorney
2. Health Insurance / Medicare / Long Term Care Insurance / Life Insurance
3. Income and Asset amounts and locations / where documents are kept
4. Planning for the future and goal setting

Use a Story or a Real-life Example — Rather than listing facts and statistics, take a more conversational approach and make up a story. For example, describe a situation where an older man goes to the hospital and can't speak for himself and eventually needs to go into rehab. Explain that, unfortunately, the children did not know where any important documents were kept or about the man's wishes. As a result, his children had difficulty communicating with care facilities, paying the bills, and accessing resources, which caused not only a lot of frustration for them but also some delayed services for him. Or keep it simple and offer this: "My friend's dad passed away unexpectedly and it was a nightmare for him to take care of his dad's estate." Explain that you do not want to have the same situation. Tailor the discussion to the older adult's personality.

If it is more comfortable, you can use yourself as the example. Explain how you recently drafted a will and powers of attorney, that you are looking into long term care insurance for the future, and that you consulted a financial advisor. Furthermore, you want your kids to be aware of everything you have done in the event of an emergency. Next, you can ask your parent what steps they have taken—simply, "What are your plans for retirement?"

Ask a Professional — If you know that Mom is very private and will not talk with any family about money and estate planning, identify a respected financial planner and elder law attorney. Sometimes an older adult is so private they wish to not share or burden their children with the details of their estate. Bringing in a trusted professional will often allow a stoic older adult to accomplish the important financial/estate planning.

It is important to remember that fear around the money topic is very common as an individual ages. The biggest fears include losing control, facing mortality, dealing with family conflict,



and showing favoritism. Having the money talk can help with the goals of assuring the discussion does not occur in an emotionally charged crisis, organizing the older adult's financial life, putting a plan in place, preventing the entirety of the person's estate from going to a care facility, and enabling them to express their medical wishes and make their own decisions about where their money goes.

Sandy Tobin is a Master's prepared social worker and serves as the Elder Care Coordinator at the elder and disability law firm of Vincent, Romeo & Rodriguez.

VISIT WITH A CAREGIVER

When this interview first appeared in the September/October 2007 issue of Care Connections, Claire Chatham had for six years been a dual caregiver—for her husband, John, who had Alzheimer's disease, and for her 51-year old son, Johnny, with Down's Syndrome. Because Johnny had always lived at home, Claire and John never became "empty nesters" or had the luxury of enjoying spontaneous activities as a couple. Once John developed Alzheimer's and needed care as well, Claire realized that she would never have that kind of freedom. But she clearly loved her two Johns and was committed to their care for as long as they needed her.

Care Connections: Claire, please tell me about your present caregiving situation with your husband and son.

Claire: Well, just recently it changed. For several years I was caring for both of them at home as my husband's condition worsened. Then last November, I decided to have John live full-time in a memory impairment facility. This was partially at the urging of two other sons and my daughter. None of us really wanted to do this,

but we thought it would be good for him to be in a more structured setting than our home. But, in six months, he "escaped" four times. The last time, he hailed a stranger and told her that he was having to work unfairly in the facility. He would go to scheduled activities there, but not stay the whole time; he just seemed restless and uncomfortable. He's been back at home now for a couple weeks. [John comments that those helping him in the facility were "nice people, but there's no place like home."]

CC: How do your son's needs differ from John's?

Claire: Johnny has always lived with us, so this arrangement seems normal. He's like a big kid. He's friendly, loving, appreciative, has a good sense of humor, and is very clever, though his speech isn't very understandable. He loves to collect things and can easily entertain himself. The difference is that now John can't help take responsibility or do decision-making for Johnny. I must do that for both of them.

CC: Are you getting any respite services outside the family?

Claire: Yes. Johnny goes to a program for folks with developmental disabilities three times a week. I hesitated sending him off, but it's working well. I use a person from a companionship agency for John, and a friend also will occasionally stay with him.

CC: What is your biggest challenge at this point?

Claire: Keeping my husband and son occupied. With John's illness, I'm spending twice the time planning activities and schedules. I take John along for some of my own needs, such as for physical therapy, doctor and dentist appointments, and getting my hair cut. He sometimes accompanies me to the senior center for activi-

ties. All of us usually go for a walk together each day. My brother and sister-in-law moved here a year ago, so we've got some other family nearby. I never used to feel my age, but now at this stage of caring for the two of them, I do.

CC: Are there activities your husband can enjoy on his own?

Claire: Not many now. After he retired from a career as an electrical engineer, he participated in an amateur radio operators club, did handyman chores around the house, and read the paper and magazines. But he's always been kind of shy and not one to make a lot of friends. We moved here three years ago. At this stage it's hard for him to initiate much of anything. I notice that Johnny senses a difference too; essentially he wonders what's the matter with Dad.

CC: Are there things you do strictly for yourself?

Claire: People tell me all the time, "You have to take care of yourself." My sons say that at this point they can't save their father, but they want to save me. I'm still active with a group of women who meet to play cards. John and I used to do that together, but we don't really function as a couple now. And once a month I join the Red Hat Society ladies. My advice to others in this same situation is to seek counseling if necessary. For me it's made a difference.

CC: Have you made plans in case one or both of your guys need to be cared for outside your home?

Claire: Yes. In John's case, when he gets to the point that we're no longer in his world, I think it will work to move him somewhere. We have a trust set up for Johnnie. When John and I are gone, I don't want my other sons or daughter to feel obligated to take him into their own homes. And we also have a marital trust for control of

our shared assets, as well as designated Powers of Attorney and Medical Powers of Attorney.

CC: It sounds as though you've spent considerable time making important decisions and doing needed preparation.

Claire: There's a lot of work and planning to be done all the time. I've tried to handle as much as I think needs addressing.

CC: You're doing a lot. Thank you, Claire.



Professional Services to Assist Caregivers Regarding Loved One's Finances

by Alice Ierley, Esq.

When you are helping a loved one with their finances, the main tasks will include inventorying their current financial situation, obtaining any needed professional guidance, and determining how and by whom future financial activities will be handled. When it comes to obtaining the assistance of a professional, it is important to know which professions fill which roles and what they will need from you for a productive conversation. You may seek out help from those professionals your loved one has already been working with, or you may need to expand to new resources.

Here is a brief summary of the roles of some professionals you may consider consulting with:

Financial Planners

- Create plans for clients based on financial situations and goals
- Have a fiduciary responsibility to their clients
- May be paid by commission or be fee-only planners
- Come with a variety of backgrounds but can only call themselves a CFP if they have been certified by the Certified Financial Planner Board of Standards



Brokers

- Buy and sell securities on behalf of clients and work on commission, based on how much you trade
- May also provide tailored advice based on individual circumstances such as retirement
- Must register with the Securities and Exchange Commission (SEC) and the Financial Industry Regulatory Authority (FINRA) and pass a series of exams

Investment Advisors

- Provide information about securities to their clients
- Have a fiduciary responsibility to their clients
- May be called asset managers, investment counselors, portfolio managers, or wealth managers
- Registered Investment Advisors must pass exams with FINRA

Insurance Agents

- Sell life, health, long term care, and annuity insurance products
- May work for one insurance company or multiple companies and try to find you the best coverage for your needs
- Must be licensed by the state

Accountants

- Provide advice on tax issues
- Some Certified Public Accountants are also certified as Personal Financial Specialists and can help with financial planning and goal setting
- May be salaried or paid a fixed rate
- Must be licensed by the state

Lawyers

- Estate planning attorneys can help with wills, living wills, trusts, and powers of attorney
- Elder law attorneys can help with Medicaid Long Term Care planning or protective proceedings for at-risk individuals
- Are usually paid on an hourly basis, although some services may be a flat fee

- Must be registered to practice in that state.

Following are items to locate, clarify, or identify if missing that will be helpful in moving forward on financial matters and in your conversations with professionals with whom you are working:

- Insurance policies (life, health, long term care, property, auto)
- Titles and deeds
- Estate planning documents (wills, trusts, powers of attorney, living wills)
- Inventory of assets (real estate, investments, bank accounts)
- Retirement benefits [IRA, 401(k)]
- Passwords / access information
- Debts
- Bills
- Veteran status (discharge papers)
- Public benefits
- Income sources (pensions, Social Security, annuities)
- Reverse mortgages
- Leases
- Beneficiary designations
- ID documents (birth and marriage certificates, passport, license)

When meeting with financial professionals, it is optimal if you have been referred to them by someone you trust, but in any case, be sure you have been informed how they are paid; to whom, if anyone, they owe ethical or fiduciary obligations (you or your loved one); how they can help you now and in the future; and what information they need from you to best help you.

The relationship with your loved one is often tested by negotiating transition of roles over financial management. Getting help so you are not trying to do everything yourself is probably the single most important step you can take to make your situation workable.

Alice Ierley is an elder law and estate planning attorney with Brown & Ierley, LLC in Longmont.



Financial Matters for Mom and Dad

by Sally Hirsh

When our bodies age, our mental abilities may decline as well. Sometimes this decline is mild, and sometimes it's severe. The most common areas of mental decline are memory, math skills, and organization. Everyone has a different way of coping with these changes—some with ease and grace and others fighting all the way.

Fear of decline is often the reason that our parents use denial, confabulation (making things up to cover memory loss), anger, and other strategies to hide the evidence that they're not doing as well as they once were. They can be very resistant to accepting help, often because they can't admit they need it. For some folks, giving up the checkbook is like giving up their driver's license—it's a symbol of independence that is significant in our culture.

So how do we know when an elder needs more support or help with financial matters? Here are some clues:

- The bills pile up on the kitchen table and are not opened or paid on time.
- Bills are overpaid or paid more than once, and there are credit balances on statements.
- The mail piles up and there is a great deal of junk mail.
- The elder gets many phone calls for donation solicitations or gets a lot of solicitations by mail.
- The elder feels he must give something to everyone who asks for a donation, whether he has the resources to do so or not.
- The elder has been the victim of a fraud scheme, or someone has taken advantage of her by overcharging for a service or taking her money outright.
- She is careless about personal information that could lead to identity theft.

Often broaching the subject of financial support can be accomplished alongside an evaluation of the elder's needs for support in other areas. If the elder is resistant to discussing or evaluating how he is getting along, start small and work in slowly. If she's not paying bills on time, suggest that you sit down and do this task together. Watch how she writes out the checks and note if she turns to you for help such as by asking, "Do I put the date here?" or, "Where do I write the name of the person I'm paying?" These skills can decline, and your parent may be relieved to have your support and encouragement. Keep your visit positive and encouraging, and make a date for a follow-up visit to help pay bills again. Over time, you can help her sort the mail, allowing you to see what kinds of offers she receives and to what types of things she responds. That can lead to conversations about how she makes decisions about donations or open the door for her to tell you if she has any money worries or other identifiable financial needs.

If your parent has not completed estate planning, including a Durable Power of Attorney, Medical Durable Power of Attorney, Living Will, Will, or Living Trust, encourage him to do so before there is a crisis that requires assistance. A Durable Power of Attorney provides authority to gain access to a safe deposit box, bank account, and other assets so that you can assist your parent to pay bills and manage her financial needs should she require you to do so. Another option can be to become a signer on your parent's checking account, allowing you to write checks on his behalf to pay bills and meet his needs. But this option will not provide you with the same authority as a Power of Attorney and won't be enough if your parent has a sudden medical crisis which prevents her from transacting her own business.

It is important to remember that when you're acting as a fiduciary—or trusted fiscal agent—for your parent or other elder, you have duties



that are defined in the Colorado Probate Statutes. You should keep accurate records, save all receipts, and make transactions for the benefit of your parent or elder that are consistent with their wishes or in their best interest. If you have any doubts about an action you are considering, you should consult with a professional fiduciary or elder law attorney before proceeding. Being an elder's fiduciary is a position that carries with it the legal and ethical responsibility to act wisely on the elder's behalf.

Sally Hirsh is a Professional Fiduciary with Alternatives Financial Services, LLC. This article first appeared in the January/February 2010 issue of Care Connections.



The Cost of Caregiving by Chris Griffin-Wehr

“Money—if it does not bring you happiness, it will at least help you be miserable in comfort.”
— Helen Gurley Brown

It seems difficult for us to talk openly about the financial cost of our love, doesn't it? We are all too eager to believe, as MasterCard claims, that moments shared, love expressed, and care given are in fact “priceless.”

They've got a point, of course. Experiences rooted in love are indeed invaluable to us. But expressing and acting on our love can be expensive too. And when that bill comes due, it definitely helps us be less miserable if we have planned for how to pay the costs.

This is especially true for those who expend their love in caregiving. And there are lots of us! The National Family Caregiver Association [now Caregiver Action Network] estimates that every year over 50 million individuals (that's one in every four people) provide care for a chronically ill, disabled, or aged adult. And if at

any moment these individuals decided they needed to be paid for their free caregiving services, someone would have to come up with over \$306 billion! That's about twice the \$158 billion that is currently spent in the U.S. on homecare and nursing home care combined.

Maybe more important, even if you try to ignore the actual dollar value of your free services, an in-depth study conducted by the National Alliance for Caregiving issued some startling findings in its November 2007 report:

- The out-of-pocket cost of caring for an aging parent or spouse averages \$5,531 a year. More than double what was previously estimated, this is more than the average American household spends annually on health care and entertainment combined.
- Long-distance caregivers have additional transportation/travel expenses that increase that average yearly cost to \$8,278.

A November 2007 *New York Times* article covering these survey results states, “Family members responsible for ailing loved ones not only provide ‘hands on’ care, but reach into their own pockets to pay for many other expenses of care recipients, including groceries and household goods, drugs and medical co-payments, and transportation.”

And the president of the National Alliance for Caregiving reminds, “Traditionally, when we've talked about services for caregivers, we talk about respite care, support groups and things like that. We've not talked about the financial side feeding into that burden. If you're spending 10% of your income, that's part of what's weighing on you.”

Such observations are sobering. But if you're reading this, chances are you're already a caregiver who's well aware of the personal emotional,

(continued on page 9)



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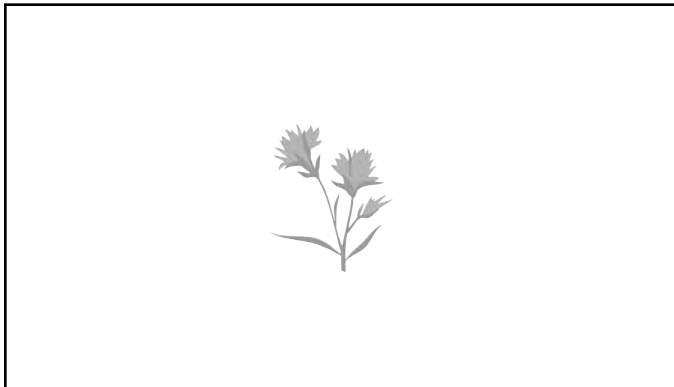
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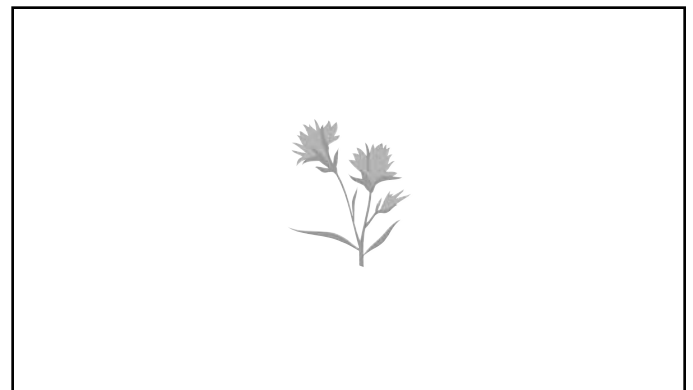
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The Cost of Caregiving

(continued from page 8)

mental, and physical effects of your labor of love. Now may be the right time to take a few steps toward acknowledging the fiscal consequences as well. Look toward financing the cost of the care you are freely providing in the same manner as you're planning all your other caregiving activities:

- Begin the conversation about how costs will be covered today.
- Look at your budget and create a manageable fiscal plan that recognizes the additional costs to you.
- Explore and use personal, family, and all available community resources.
- Gather cost-saving tips like using generic medications and senior discounts.
- Allocate funds to take care of yourself!

Chris Griffin-Wehr is a writer, presenter, and former caregiver. This article first appeared in the January/February 2010 of Care Connections—and since then all the numbers stated in the article have only gone up!



Elder Financial Exploitation

by Cynthia Fraser Taylor

Local cases of financial exploitation of elders are being reported on a daily basis. A 79-year old man started corresponding online with a 27-year old Ukrainian woman, and soon she was asking for money—claiming her mother was in the hospital, her brother wrecked his car, she needed medical attention, etc. Then there was an email asking how much money she would get if they married and divorced, and how much she'd get if he died. And yet, the 79-year old man brought her to the U.S. on a Fiancée Visa.

Where does law enforcement draw the line between the right to self-determination and fraudu-

lent exploitation? It can be difficult, as in the previous case; but once established, local law enforcement officers and the Boulder District Attorney are committed to prosecuting those who exploit elders.

In another case, a man living with his elderly mother forged her name to obtain a loan against a home she owned free and clear. The house went through foreclosure, sale, and eviction, and the woman didn't know anything was amiss until a neighbor called to ask why all of her belongings were out on her lawn. The son had intercepted all the mail. He was prosecuted for theft from an at-risk adult.

These stories are among the most common types of elder abuse reported to law enforcement, the ones involving financial exploitation. The *National Elder Abuse Incidence Study* recently showed that financial exploitation is present in about 30% of all substantiated elder abuse cases.

Elder abuse is greatly underreported. It is estimated that for every case that is known, 24 are unknown. And, as the number of older adults in the population increases, incidents of elder abuse are expected to increase as well. The current number of people over the age of 65 will almost double by the year 2050, and the oldest age group (those 85 years and older) is expected to grow from 5.9 million in 2012 to 8.9 million in 2030, and then to 18 million in 2050.

Caregivers of elders are on the front lines of being able to combat and identify financial exploitation. Knowing where to call when you suspect exploitation is key. You can potentially bring a halt to victimization by reporting your suspicions. To make a report just call your local law enforcement agency. Your report will also be shared with Adult Protective Services and the District Attorney's office. These agencies will investigate and determine the most appropriate action. In some cases, an attorney may be the

right source of help if there are family issues regarding Power of Attorney, Guardianship, or Conservatorship.

In 2014, Colorado implemented Mandatory Reporting for Elder Abuse. Service providers including health care providers, social workers, first responders, senior center staff, bank personnel and many more are required to notify law enforcement of any reports or suspicions of abuse. Since 2014, reports of elder abuse to Adult Protection in Boulder County have increased by 34%.

In another case, an elder in a retirement facility was being helped by a trusted relative who took her shopping, to the beauty parlor, to have her nails done, and so on. But the relative was also taking herself on trips around the world and purchasing cars and charging them to the elder's credit card. The case was prosecuted, and restitution payments were begun, but the betrayal was permanently devastating to the elder.

The District Attorney's office has prosecuted numerous cases in which trusted friends or family members took advantage of an elder for their own personal gain. A common element found in many of these crimes is the perpetrator's sense of entitlement, an attitude that may serve as a warning sign to caregivers who observe that demeanor in someone within the elder's sphere of influence.

Caregivers may be the first to notice that an elder is withdrawing or loaning large sums of money, has changed a will or other financial documents, has transferred assets, has had possessions disappear after a "trusted" friend visits, has lost mail, or has a sudden visit from a previously absent relative.

In yet another instance, a woman gave her daughter general Power of Attorney (POA) when the mother entered a nursing home for rehab. The daughter used the POA to sell her mother's

home and properties. Colorado law requires the person acting as agent to act in the interest of the person assigning the POA. If the person acts in their own interest—in this case to steal property—they can be prosecuted.

Impossible to prosecute are cases like the man who sent \$14,000 to Nigeria, believing that the man on the other end of the phone must be legitimate because he prayed with him when asking for help to fund an orphanage. Or the woman who repeatedly sent money to a phony overseas lottery, with losses that totaled \$250,000. In instances like these, or when the elder or the caregiver notices diminished capacity, steps should be taken to establish some degree of joint control to protect remaining assets.

Law enforcement agencies throughout Boulder County are equipped and committed to investigating and prosecuting financial exploitation. If you suspect someone is taking advantage of an elder, contact your local law enforcement agency. The worst damage to victims of financial exploitation—especially by trusted loved ones—is to their hearts. We can all work together to stem the tide of this heartbreaking crime.

This article, here updated, first appeared in the January/February 2010 issue of Care Connections, when Cindy Taylor was the Director of the Consumer Protection Division of the Boulder County District Attorney's office.

**“About the time
we can make ends meet,
somebody moves the ends.”**

— *Herbert Hoover*



COMMUNITY RESOURCES

This column provides information about events and classes, services, and other resources of interest to family caregivers in Boulder County. Please remember that it is each person's right and responsibility to research a service provider or event before taking action. See "Information and Assistance in Boulder County" on the back page for ways to learn more about these and other resources. (To share information about a resource for family caregivers, email InfoCaregiver@bouldercounty.org or call 303-678-6116. The deadline for the May/June 2017 issue is March 27.)

The annual **Caregiving Symposium**, sponsored by Boulder County Area Agency on Aging and TRU PACE Program of All-Inclusive Care for the Elderly, is on Tuesday, May 16, 9:30 a.m. – 5 p.m. (come for all or part), at the Plaza Convention Center, in Longmont. This popular event features a large resource fair of local service providers, 15 workshops on caregiving topics, informative handouts, complimentary lunch, and more. Pre-registration is required for admission with lunch. Beginning March 1, register online at www.2017CaregivingSymposium.eventbrite.com or by calling 303-441-1685. Walk-in registration, without lunch, is permitted. Financial assistance for respite care may be available; call 303-678-6284 to learn more. The full agenda will be posted on the event website (above) by April 1. *The Caregiving Symposium is co-sponsored by Aging Services Foundation, Brookdale Senior Living Solutions, FRASIER, HomeCare of the Rockies, Life Care Center of Longmont / The Bridge Assisted Living, The Carillon at Boulder Creek, Via Mobility Services, Allegiance Home Care, Dignity Care, 50 Plus Marketplace News, Meals on Wheels of Boulder, The Alzheimer's Association of CO, All Valley Home Care, Always Best Care Senior Services, Audio Information Network of CO,*

Boulder County CareConnect, Brightstar Care, FirstLight Home Care, Hearing Rehab Center, Home Instead, Homewatch CareGivers, Karen Nevins, PT, LLC, Landmark Memory Care, Longmont Meals on Wheels, Longmont Senior Services, Major Medical Supply, MorningStar of Boulder, My Compassionate Care, Orion Mortgage, Inc., Powerback Rehab and Genesis Senior Living, Professional Case Management, Right at Home, Shield HealthCare, The Conversation Project in Boulder County, and Windhorse Family and ElderCare. Many thanks for their support.

The Alzheimer's Association of Colorado offers **Know the 10 Signs: Early Detection Matters**, on Tuesday, March 7, 10 – 11:30 a.m., at First United Methodist Church, 1255 Centaur Village Drive, Lafayette; on Tuesday, March 14, 9 – 10:30 a.m., at Kaiser Permanente Longmont Clinic, 2345 Bent Way, Longmont; on Thursday, March 16, 7 – 8:30 p.m., at Niwot United Methodist Church, 7405 Lookout Road, Longmont; and on Wednesday, March 29, 2:30 – 4 p.m., at Erie Community Center, 450 Powers Street, Erie; **Understanding and Responding to Dementia-Related Behavior**, on Wednesday, March 15, 9:30 – 11:30 a.m., at West Boulder Senior Center, 909 Arapahoe, Boulder; and on Wednesday, March 22, 9 – 11 a.m., at Longmont Senior Center, 910 Longs Peaks Avenue, Longmont; **The Basics: Memory Loss, Dementia and Alzheimer's**, on Wednesday, March 8, 2 – 3:30 p.m., at The Peaks at Old Laramie Trail, 660 Old Laramie Trail, Lafayette; and **Effective Communication Strategies**, on Wednesday, March 22, 10 – 11:30 a.m., at Landmark Memory Care Community, 1744 S. Public Road, Lafayette. Pre-registration is required. Register for the class at Longmont Senior Center at 303-651-8411; register for all other classes at 1-800-272-3900. See class descriptions at www.alz.org/co (Classes and Workshops / Boulder).



A new-ish **Alzheimer's Association Caregiver Support Group**, conducted by trained facilitators, offers a safe place for current or former caregivers, family, and friends of persons with dementia to exchange practical tips, talk through issues, develop coping mechanisms, share feelings, and learn about community resources, and is held on the first Thursday of each month, 4 p.m., at Erie Community Center, 450 Powers Street, Erie. To register or for more information, call 303-813-1669. (For a full list of **Caregiver Support Groups** that meet in Boulder County, email InfoCaregiver@bouldercounty.org or call 303-678-6116.)

Lafayette Senior Services offers a **Fall Prevention Clinic**, a free balance screening and information about other therapy options and fall prevention programs, with Genesis Rehabilitation, on Wednesday, March 15, 2 – 3 p.m., at Lafayette Senior Center, 103 S. Iowa Avenue, Lafayette. Pre-registration is required, at 303-661-1492. The senior center also hosts the **Lafayette Senior Services Resource Fair: Resources for Aging Well in Lafayette**, on Thursday, April 27, 2 – 4 p.m..

Medicare Counselors with Boulder County Area Agency on Aging hold **Medicare Basics Classes** for anyone wanting to learn more about enrollment, benefits, costs, and choices under Medicare, on Thursdays, March 2 and April 6, 2 – 4 p.m., at East Boulder Senior Center, 5660 Sioux Drive, Boulder (call 303-441-1546 to register); on Mondays, March 20 and April 17, 10 a.m. – 12 p.m., at Longmont Senior Center, 910 Longs Peak Avenue, Longmont (call 303-651-8411 to register); and on Wednesday, March 15, 1:30 – 3:30 p.m., at Louisville Senior Center, 900 W. Via Appia, Louisville (call 303-666-7400 to register). There is no charge, but donations are appreciated. For more information, visit www.bouldercountyMedicarehelp.org.

Savvy Caregiver, a 6-session course that teaches an understanding of dementia and strives to increase caregiver confidence while reducing the adverse effects of caregiving, led by gerontologist Jessica O'Leary, MA, MVW, is on Wednesdays, April 5 through May 10, 6 – 8 p.m., at Longmont Senior Center, 910 Longs Peak Avenue, Longmont. The course is open to persons caring for a loved one with early- or mid-stage dementia; it is not for professional caregivers. There is no charge, but pre-registration is required, at 303-651-8411.

Boulder County Area Agency on Aging sponsors the **National Caregiver Training Program**, an 18-hour course taught by a registered nurse that helps family caregivers acquire the practical skills needed to provide, safe, confident home care for frail older loved ones, on Thursdays, April 13 – May 18, 1:30 – 4:30 p.m. (2 – 5 p.m. on April 27), in Longmont. It is open to Boulder County residents who provide any level of care for a relative, partner, or friend who is age 60 or over, or of any age if the person has dementia. There is no charge, but donations are appreciated. Financial assistance for respite care (substitute elder care during class periods) is available. Pre-registration is required, at 303-678-6116 or InfoCaregiver@bouldercounty.org.

AgeWell, a program of Longmont United Hospital/Centura Health, holds **Advance Directives workshops**, about considering and clarifying one's wishes for medical treatment in the event of incapacitation, with Program Coordinator Peggy Arnold, MA, on Thursday, March 9, or Thursday, April 20, 9:30 – 11 a.m. (\$5 fee for Longmont residents, \$6 fee for non-residents); **Taming the Saber-Tooth Tigers in Your Life: Stress Effects, Stress Responses, and Strategies for Resilience**, all about recognizing and dealing with stress, with Debbie Chávez, Balancing Act Nutrition, on Thursday, March 23, 9:30 – 11 a.m. (free); and **Unlocking the Mysteries of Life Support**, about the various forms of life support and the benefits



and burdens related to each, with nurse practitioner Colleen Kilcullen and ICU nurses Amy McCarthy and Carol Anne White, staff of LUH/Centura, on Tuesday, April 18, 3 – 4:30 p.m. (free). All programs are at the Longmont Senior Center, 910 Longs Peak Avenue, Longmont, and require pre-registration, at 303-651-8411.

Boulder County Area Agency on Aging offers **Matter of Balance**, a 16-hour health education class designed to help participants reduce their fear of falling and increase their physical activity levels (classes include gentle exercise), on Thursdays, March 23 – May 11, 8:45 – 10:45 a.m., at Lafayette Senior Center, 103 S. Iowa Avenue, Lafayette; **Healthier Living Diabetes / Diabetes Self-Management**, a 15-hour course developed by Stanford University that helps participants learn tools for dealing with the daily and ongoing concerns of living with diabetes, on Wednesdays, April 12 – May 17, 1 – 3:30 p.m., at Erie Recreation Center, 450 Powers Street, Erie; **Pain Self-Management**, a 15-hour course, also developed by Stanford University, that helps participants build skills needed to live with chronic pain (dates/location to be announced); and **Diabetes Prevention Program**, a course developed by the Centers for Disease Control to help participants with pre-diabetes avoid developing the disease (dates/location to be announced). Courses are free, though donations are appreciated. Pre-registration is required; call 303-441-3599 to register or for information.

Circle of Care helps older adults engage and connect to their community and regain or maintain social connections through arts and cultural access and intergenerational opportunities. Participants attend concerts, theater, films, ballet, community meals, and more. To learn more, contact Joan Raderman, at 303-358-4300 or joan@circleofcareproject.org.

Public Assistance Programs: Worth Looking Into!

by Amelia Groves

The Boulder County Department of Housing and Human Services (BCHHS) offers a wide range of programs and benefits, from help purchasing food to childcare for working parents. But seniors may not access beneficial programs if they're unclear about the options that exist.

The application process and requirements vary greatly based on the programs. Income limits for many programs change every year. Please refer to this link for current income limits and more details about each program:

<http://www.bouldercounty.org/family/food/pages/hhsincomelimits.aspx>

If in doubt, reach out! BCHHS programs are extensive, and I can't possibly list them all. Following is a summary of some of our most common assistance benefits programs. Please keep in mind that each program is unique and that this discussion cannot cover every possible situation. We can only make a determination of eligibility based on a complete application for that program.

Application Process

Online applications are handled through PEAK at <https://coloradopeak.secure.force.com/>. This site screens which benefits you may be eligible for, and accepts applications, change reports, and uploaded documents. After registering, you may elect to receive an email or a text message notification of correspondence affecting your case instead of relying on the postal service.

For those of you more comfortable with paper applications, an application that may be used to apply for all programs is available here: <https://sites.google.com/a/state.co.us/cdhs-food-energy/apply-for-assistance>.

You may also call BCHHS at 303-441-1000 to receive an application, or contact us online at <https://bouldercountyconnect.force.com/Home>. (You can have an online chat with a phone team member through this site and save your cell phone minutes!)

Programs

SNAP — The Supplemental Nutrition Assistance Program is also known as Food Assistance. It offers funds to purchase eligible food items. While grocery stores are the most common place to use SNAP, the Boulder County Farmers Markets will double your SNAP benefits with the Double Up Food Bucks program.

OAP – Old Age Pension provides income to individuals over the age of 60 who have income under a certain amount. You have to apply for other income for which you may be eligible, such as Supplemental Security Income (SSI) or Social Security Early Retirement benefits.

LEAP – The Low Income Energy Assistance Program helps with heating costs for people who meet the income requirement. If you are over the income limit for LEAP, staff will see if you are eligible instead for assistance through Boulder County’s Heat Plus program. LEAP applications are accepted from November 1 through April 30 of each year.

Medicaid – Medicaid provides a wide variety of services for low-income families, adults, pregnant women, seniors, and people who are blind or have another disability. It can include care in a nursing home or medical services in your home, prescriptions, doctor visits, mental health care, or assistance with your out-of-pocket Medicare costs. Because Medicaid has over 45 programs with a wide variety of eligibility requirements, we encourage you to contact our office if you need medical assistance. People who are not eligible for Medicaid may qualify for assistance purchasing private health insurance.

Tips

Privacy is serious, and we take great care to release information only to you and to a limited number of other people on a “need to know” basis. If someone is helping you with the application process, you need to give us permission to talk to them. The application has a section to list “an authorized representative.” We can give the person listed information about your case if you sign the application.

We can also release information to a financial power of attorney, guardian, or conservator if we have that document on file. (We cannot release information to someone who has a medical power of attorney for you. The application process is a financial one and doesn’t involve making medical decisions for you.)

Every program has different verification requirements. If more information is needed, we send a letter listing what we need. These letters are time-sensitive, and the requested information is normally due ten days after the letter is sent. Contact our office if you don’t understand the letter, need additional time to get the documents requested, or need help. Your case will be closed if we don’t receive the information and don’t hear from you in a timely way.

If you disagree with a decision made on your case, please talk about it with the technician. If you still disagree, you can request a County Dispute Resolution meeting. This is an informal meeting with the County to discuss your situation and why we took that action. If you still disagree, you have the right to appeal and can take your case to the Office of Administrative Courts. The process for filing an appeal is included with the Notice of Action. Each program has different deadlines for an appeal.

At the time of writing, Amelia Groves was Eligibility Technician Manager for the Long Term Care Team with Boulder County Housing and Human Services. She is still with BCHHS, as a case manager at a senior housing site.

CARE Connections
Boulder County Area Agency on Aging
P. O. Box 471
Boulder, CO 80306



INFORMATION AND ASSISTANCE IN BOULDER COUNTY

Within Boulder County, there are several ways to access information and assistance about resources and services for older adults and their family caregivers:

- Check out **Network of Care for Seniors and People with Disabilities**, a comprehensive online service directory, at www.BoulderCountyHelp.org.
- Call the **ADRC Help Line**, at 303-441-1617, and Boulder County Area Agency on Aging staff will respond to your message.
- Call the **resource specialist** in your community (numbers below). Services vary by community but include identifying needs, exploring options, finding solutions, and providing in-depth assistance.

Allenspark area	303-747-2592
City of Boulder	303-441-4388/303-413-7494 (bilingüe)
City of Lafayette	303-661-1499
City of Longmont	303-774-4372/303-651-8716 (bilingüe)
City of Louisville	303-335-4919
Erie	303-441-1617
Lyons area	303-823-9016
Nederland area	303-258-3068
Niwot area	303-441-1617
Superior	303-441-1617

