

# WHAT CAN I DO TO CARE FOR AN AGING LOVED ONE DURING THIS DIFFICULT TIME OF STAY-AT-HOME ORDERS AND RESTRICTIONS ON VISITS?

*By Constance Moore, MA, CSA, CDP, CMC, Client Care Specialist, and Miranda Burks, CFP® Financial Planner*

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If you're caring for a parent, grandparent, or extended family member living independently at home or in a care facility, having a plan to care for and communicate with your aging loved one can help lessen feelings of fear, helplessness, self-doubt, and social isolation.

## CONSIDERATIONS FOR A LOVED ONE LIVING AT HOME

Remind your loved one of the basic care essentials. Post personal hygiene and care guidelines on a wall or refrigerator where they can be seen. Include the routine daily reminders of washing hands often with soap and water for 20 seconds and wiping down surfaces such as your phone, remote control, switches, door handles, and countertops.

Have medications, food, and basic supplies on hand. Make sure your loved one has at least a two-week supply of medications, fresh foods, canned goods, bottled water, household items, and cleaning supplies. If necessary, arrange for ongoing delivery of groceries, medications, supplies, and prepared meals.

Monitor physical and mental health. If your loved one has a medical alert device, check to see if it's being worn. Most important, make sure your loved one knows how to contact you immediately if he or she feels sick, scared, or confused.

Stay connected. Use a form of communication your loved one feels comfortable with—phone, text, or video call. Confirm that mail is being delivered and bills are being paid.

## CONSIDERATIONS FOR A LOVED ONE LIVING IN A CARE FACILITY

Many nursing homes, hospitals, assisted living facilities, and long-term care communities have closed their doors and are on "lock down," with no visitors and family members allowed—only "essential" medical and care staff.

Some facilities are restricting residents to their rooms. Others are enforcing "social distancing," which means staggering mealtimes, discontinuing social activities, wearing face masks, and taking temperatures several times a day.

Our elderly population, in addition to being the most vulnerable, are now the most "socially isolated." In a time when you are being ordered to "disconnect," you must find ways to safely remain "connected":

- Stagger daily phone calls during the day from various family members.
- Use technology to connect through texting, emailing, and video chatting.
- Organize a "mail a card" campaign with family and friends.
- Write a family letter and include some fun photos as a reminder of happy times and good memories.

- Make a care basket filled with treats, magazines, books, and puzzles and arrange for delivery to the facility.
- Order online craft projects and have them delivered to your loved one.
- “Talk” through the glass of facility windows, or do a family drive by visit.

## CONSIDERATIONS FOR MOVING YOUR LOVED ONE

During this crisis, many families are questioning whether they should move their aging loved one from a care facility into their home. However, doing this creates a new set of problems and challenges such as:

- Are you equipped to provide proper care?
- Has anyone involved already been exposed to the virus?
- If your loved one needs a private duty agency to provide care, can they find one that is still accepting new patients?

You may want to consult with appropriate family members, your loved one’s medical professionals, and seek further financial advice before making such an important decision.

The opinions and other information in the commentary are provided as of May 1, 2020. This summary is intended to provide general information only and may be of value to the reader and audience.

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Constance is the client care specialist for Commerce Trust Company. She provides personalized service and attention to clients as they navigate the decisions, situations and family dynamics that accompany key life stages. Constance specializes in elderly care advisory services, including long-term care facilities, home healthcare services, crisis management, and liaison services. Prior to joining Commerce Bank in 1998, Constance received bachelor and master of arts degrees in guidance counseling from Northeast Missouri State University. She also earned graduate certificates in marriage/family therapy from the Menninger Family Therapy Training Program and in gerontology from Lindenwood University. Constance is a Certified Senior Advisor (CSA), Certified Dementia Practitioner (CDP) and an Advanced Professional Certified Care Manager (CMC). She is a member of the Aging Life Care Association (ALCA), and as a trust officer, is held to the fiduciary standards of the Commerce Trust Company.



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