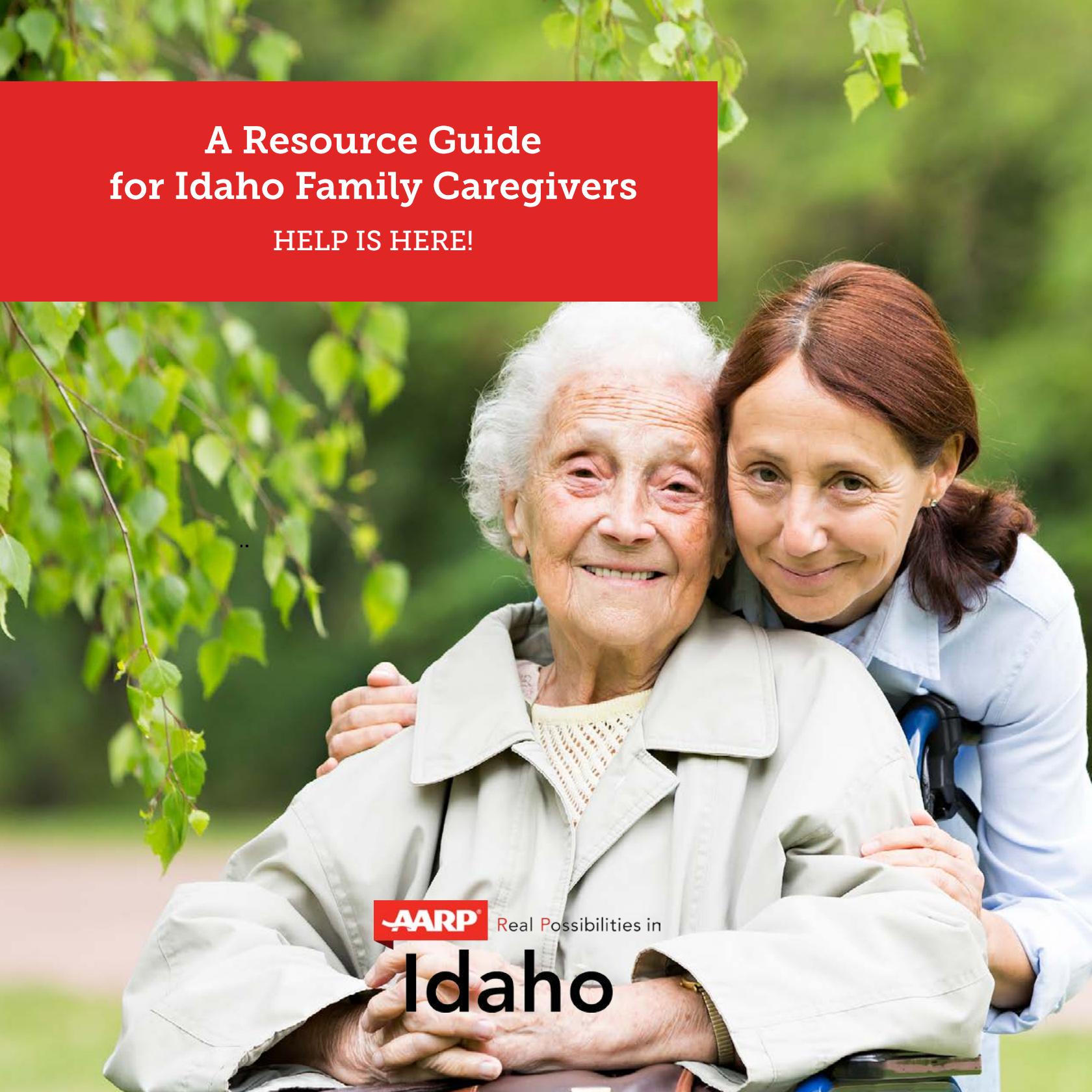


A Resource Guide for Idaho Family Caregivers

HELP IS HERE!

AARP Real Possibilities in

Idaho



**If you're reading this guide,
you have taken the first step to
seeing yourself as a caregiver.**

GOOD FOR YOU!

A family caregiver may be a parent caring for a child with serious medical issues, or a young adult taking care of a grandparent with a heart condition. A caregiver may be a sister caring for a brother with schizophrenia, or a husband supporting and caring for a wife with dementia. Often, caregiving involves a combination of roles — everything from a simple trip to the grocery store or a medical appointment — to 24/7 care involving medication administration or complex medical services. A caregiving role may last a few months or a lifetime. And with caregiving come lots of questions. This guide provides answers.

So what now? Caregiving means asking questions, learning, planning, and multi-tasking. Your specific situation depends on the person (or people) you are caring for and their needs, but it also involves you; your health, your resources, and your support system.

You don't have to do this alone.

It may sound counterintuitive, but the first step to becoming a caregiver is to assess your own needs. After all, if you don't take care of yourself, how can you help your loved one?

HERE'S HOW YOU CAN PUT THIS GUIDE TO WORK FOR YOU. ►



MAKE YOURSELF A PRIORITY

Taking care of yourself is critical. The Caregiver Supports section, labeled orange, will help you learn how to maintain a positive attitude, set boundaries, recognize and manage stress, and apply for additional caregiving resources.



FIND FINANCIAL HELP

Untangling financial resources — and the paperwork involved with obtaining them — can be daunting. In the Financial Information section, labeled green, you'll discover information about Medicare and Medicaid, how to apply for financial services on behalf of your loved one, and insurance and government resources that can go a long way toward covering care-related bills.



GET LEGAL GUIDANCE

New caregivers often have to jump through legal hoops. If you're searching for information about advanced directives and legal wills, guardianship, power of attorney, or conservatorship, see the blue-labeled Legal Information section.



LEARN MORE ABOUT MEDICAL/BEHAVIORAL INFORMATION AND TRAINING

You might not have the full health or medical picture of the person you're caring for — and that can make it difficult to know what to do. The Medical/Behavioral Information and Training section, which is labeled red, will help you answer common concerns: How to get records from health care providers, where to learn to perform procedures or administer medications, or how to find help for behavioral issues.



DISCOVER HELP IN YOUR OWN COMMUNITY

The Community Resources and Information section, labeled purple, covers general support, transportation assistance, recreation and socialization, accessibility and home modification, support groups, and finding outside help for your loved one.



We've also included helpful lists, including a listing of resource guides and websites and a glossary to help guide you through the maze of services.

Caring for your loved one doesn't have to be overwhelming — help is out there.

Let's start your caregiving journey!

QUESTION INDEX



Chapter One: Caregiver Supports

- 9 What is a caregiver?
- 10-11 How can I manage my stress?
- 12 Are there classes I can take to help me manage my caregiving duties and my own health?
- 13 How can I set healthy boundaries?
- 14 How can I get in contact with other caregivers who are going through what I'm going through?
- 15 I'm the only one caring for my loved one. How can I get other family members to help me?
- 16 I work outside the home and I'm too exhausted to cook and clean when I get home.
Who can help me?
- 17 What is respite care and how do I get it for my loved one?
- 18 How can I take action and improve the lives of other caregivers?

The information within this guide is provided as a free service of the Idaho Caregivers Taskforce. Individual caregiver and care recipient circumstances may differ significantly, so please consider your particular needs and circumstances before taking action. Nothing in this guide should be considered as legal, financial, or healthcare advice. This guide includes helpful information from both non-profit and for-profit entities; the for-profit businesses in this guide include reputable organizations that have worked with AARP Idaho in the past. Their inclusion does not signify any endorsement on the part of AARP.



Chapter Two: Financial Information

- 21 Can I get financial assistance to pay for housecleaning or yard work?
- 22 How can I get paid to be a family caregiver?
- 23 What is a compassionate care allowance and does my loved one qualify?
- 24 How can I get the insurance company to work directly with me as a caregiver?
- 25 How can I learn what insurance company benefits and services are available to my loved one and me?
- 26-27 What services will Medicare pay for?
- 28 What if the person I'm caring for is having trouble paying Medicare costs?
- 29 Can I change my loved one's Medicare drug or health plan?
- 30 How can financial planning help me prepare for my future?
- 31 I want my disabled adult child to be listed as the beneficiary of my life insurance policy.

Chapter Three: Legal Information

- 33 How do I make sure that I'm allowed to make the legal/medical/financial choices for my loved one?
- 34 My adult child needs care. Do I have to become my child's guardian?
- 35 What is an advance directive?
- 36 What is a POST and why would my loved one need it?
- 37 What is Katie Beckett Medicaid?



Chapter Four: Medical/Behavioral Information and Training

- 39 How can I prepare for doctor's appointments with my loved one?
- 40-41 How can a care manager assist me as a caregiver?
- 42 How do I get training and support to perform medical tasks at home?
- 42-43 Where can I get medical equipment at little or no cost?
- 44 What resources can teach me how to care for my loved one with dementia who is exhibiting challenging behaviors?
- 44-45 How do I know if it's time to have my loved one admitted to a care facility?
- 45-46 How can I select a quality facility for my loved one?
- 46-47 What caregiving programs are available to my loved one who is a veteran?
- 47 How can technology help me become a better caregiver?
- 48-49 What are some of the questions I should ask a home care company before I hire them to provide respite care?
- 50 Should I provide a homecare provider before I need it?



Chapter Five: Community Resources and Information

- 53 Who do I talk to when something goes wrong?
- 54 What is the 2-1-1 Idaho CareLine and how can it help me as a caregiver?
- 55 How can I keep my loved one engaged and avoid isolation?
- 56 I'm concerned about elder abuse. Who can help me?
- 57 How can I get a handicap parking permit for my loved one?
- 58-60 What are my loved one's local transportation options?
- 60 Is there financial assistance available for medical appointment transportation costs?
- 61 How can home modifications help my loved one stay safe at home?
- 62 What is Resource and Service Navigation?

- 63 Where do I go as an older caregiver to create an independent living/transition plan for my adult child with a disability?
- 64 What resources support children who are in need of care?
- 65 Are there clubs and/or recreational programs that my child with a disability can participate in?

Resources

- 67 Medicare eligibility chart
- 67 Caregiver checklist
- 68 General resources
- 68 Insurance resources
- 68 Child/minor care resources
- 68 Child/minor care activity resources
- 69 Elder care resources
- 69-70 Disease-specific resources
- 70 Veterans resources
- 71 Online caregiving management resources
- 71 Online caregiver support
- 71 Financial planning resources
- 72 Equipment resources
- 72 Legal resources
- 72 How to provide care resources
- 72 Resources by health issue and condition
- 73 Choosing a care facility resources





Chapter One CAREGIVER SUPPORTS

Your needs are important, too. We've compiled dozens of resources for you so you can begin to build your support network. Once you're supported, you'll be able to provide better care for your loved one and avoid debilitating burnout.



1

What is a caregiver?

Information submitted by Kelle Sweeney, Legacy Corps

If you're reading this guide, most likely you are — or soon will be — a caregiver. A caregiver is anyone who provides care to a loved one who is having difficulty caring for him or herself. You might not think of yourself as a caregiver. Caregivers can be wives, husbands, sons, daughters, parents, grandparents, grandchildren, friends, or neighbors who are trying to do their best for the people they care about.

What does caregiving involve? Caregiving duties may include assistance with medical appointments, transportation, bathing, dressing, finances, legal decisions, and more. It can be overwhelming to serve as a caregiver, especially when you're trying to balance life's competing demands.

Define your role. So why is it important to define yourself as a caregiver? Research shows that people who identify as caregivers are more likely to seek and accept support themselves than for people they are caretaking. In today's complicated healthcare system, it's important to recognize the vital role you play in caring for a loved one with a health or age-related challenge or disability.

Legacy Corps Caregiver Support Services

This volunteer-powered caregiver support organization includes respite and education services in Canyon, Elmore, and Ada counties.

jannus.org/program/legacy-corps
208-336-5533

2-1-1 Idaho CareLine

This free statewide community information and referral service is a great place to find resources.

 211.idaho.gov

 Dial 2-1-1 or call toll-free

 1-800-926-2588



How can I manage my stress?

Information submitted by

Kelle Sweeney and Melissa Radloff, Legacy Corps;
Shawna Wasko, CSI Office on Aging; and Mike Berlin, LCSW, MS
Gerontology, Boise State University Center for the Study of Aging/
Idaho Alzheimer's Planning Group

Caregiving can really take a toll. Gathering the resources and support you need is a crucial step down the bumpy road of caregiving.

-  **Talk to a trusted person.** Try asking your loved one's physician, nurse, or even your local clergy member about resources in your area. Ask your friends about their experiences and be open about your need for support.
-  **Talk to your health care provider.** Your health care provider will be able to assess your stress and fatigue levels and treat them as needed. He or she will also have information about support groups, respite care options, and financial and legal counselors in your area.
-  **Find a support group.** General support groups are useful, but many organizations offer illness-specific support groups where you can find people who are dealing with the same challenges.
-  **Practice self-care.** Carve time out of your schedule each day for yourself, even if it's only for a few minutes. Do something you love every day. Simple joys, such as a walk in the park, a vase of fresh flowers, a conversation with a friend, or listening to your favorite music can lift your spirits.
-  **Find respite care.** Make sure you have regular respite care. Ask friends or family to fill in for you while you go to the movies, take a walk, or go on vacation. Paid respite care services may be available in your community, too.
-  **Get help for everyday activities.** Work with your network of friends and family for help with duties such as grocery shopping or yard cleaning. Paid or volunteer services may be available in your community.
-  **Establish your network.** Ask friends for support, including friends who will be able to talk late at night or when you're feeling especially low.
-  **Recognize the signs of burnout.** Caregiver burnout happens when you're exhausted physically, emotionally, mentally, or all three. You might feel numb or withdrawn, or angry and irritable. Caregivers are particularly at risk of burnout because caregivers often don't focus on their own needs first. If you don't have good boundaries set up between you and your loved one, for example, you might feel



taken advantage of. You may feel like the situation is beyond your control, or it might be draining your time and money. All of these situations can contribute to burnout. Caregiver burnout is a sure sign that you need assistance and a break for yourself.

Symptoms include:

- Changes in mood
- Changes in weight or appetite
- Feeling withdrawn from family or friends
- Physical or emotional exhaustion
- Overuse of drugs or alcohol
- Insomnia or disrupted sleep
- Low immunity or frequent illnesses
- Dark thoughts about hurting yourself or your loved one

✔ **Reach out to others.** You can find the support you need through the organizations listed to the right.



Legacy Corps Caregiver Support Services

This volunteer-powered caregiver support organization provides respite and education in Canyon, Elmore, and Ada counties.

🌐 jannus.org/program/legacy-corps

☎ 208-336-5533

Idaho Caregiver Alliance

The alliance promotes collaboration that improves access to quality, responsive lifespan respite and other care supports, advancing the well-being of caregivers across Idaho.

🌐 hs.boisestate.edu/csa/caregiver

2-1-1 Idaho CareLine

This free statewide community information and referral service can assist you with finding respite care.

🌐 211.idaho.gov

☎ Dial 2-1-1

☎ 1-800-926-2588

Are there classes I can take to help me manage my caregiving duties and my own health?

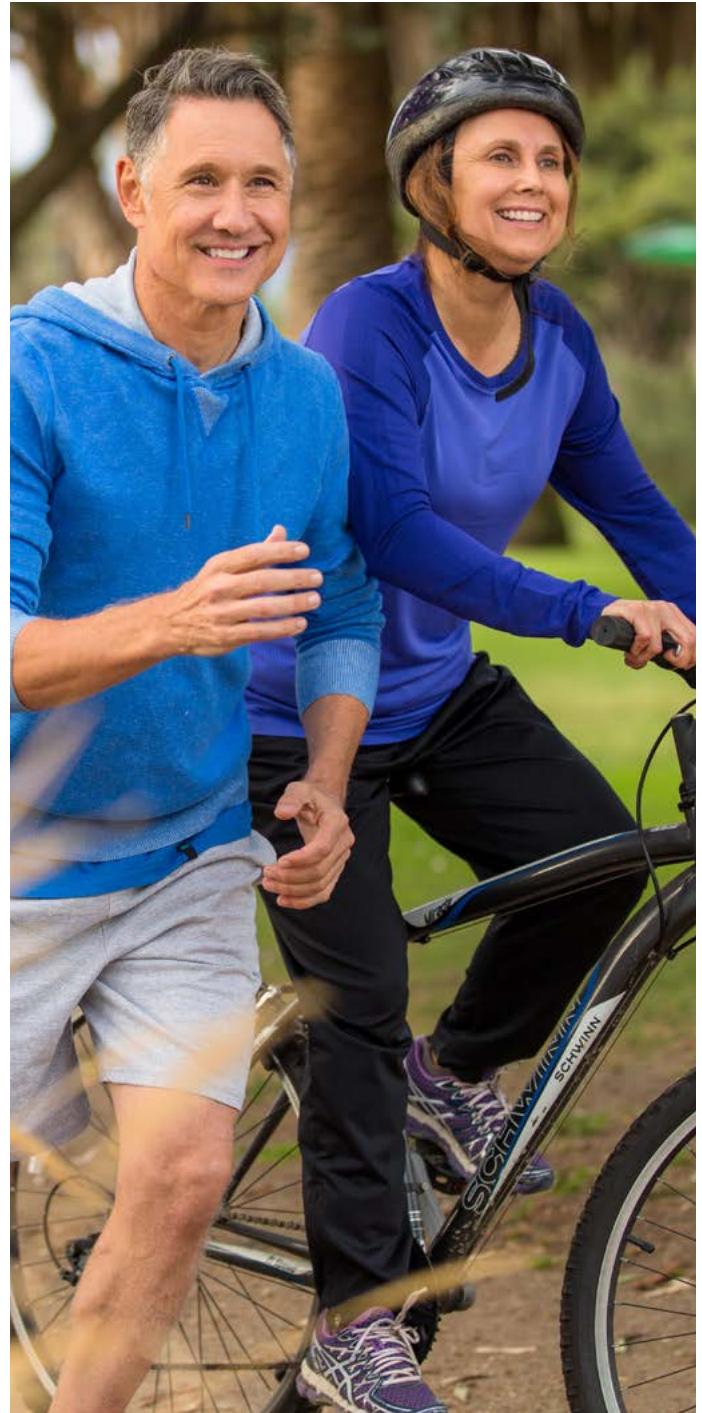
Information submitted by Kelle Sweeney and Melissa Radloff, Legacy Corps

Powerful Tools for Caregivers is a series of six workshops designed to help caregivers build their caregiving toolbox. Each class focuses on a different aspect of caregiving, like managing stress or dealing with difficult emotions. The program is taught by caregivers — just like you — who have undergone training and certification.

Classes are being offered now throughout Idaho, and workshops are available for both caregivers of adults and for caregivers of children with special needs.

Powerful Tools for Caregivers

hs.boisestate.edu/csa/caregiver/i-am-a-caregiver/powerful-tools-caregivers



How can I set healthy boundaries?

*Information submitted by Shawna Wasko,
CSI Office On Aging*

Caregivers often feel so sorry for the loved one they're caring for that they do everything, which cripples caregivers in the process. The key to ongoing caregiving is boundaries. Boundaries help caregivers retain their own identities as people and allow for deeper, more engaged relationships.

FIND YOUR BALANCE. Everyone — not just caregivers — needs to find the balance between completely enmeshed and totally disengaged. In a balanced caregiving situation, both the caregiver and the loved one take full responsibility for their roles in the relationship.

ASK YOUR LOVED ONE TO WORK WITH YOU. Your loved one must take responsibility by respecting the boundaries you set. If you find that your loved one is invading your space or privacy, or if your loved one is depending entirely on you for a social life, have an honest discussion about what you need.

SEPARATE YOUR ROLE. You may be caring for an adult parent and finding it difficult to give up your lifelong role as a child. Remember that you have different responsibilities now, both to yourself and to your loved one.

ENCOURAGE YOUR LOVED ONE TO KEEP UP THEIR SOCIAL LIFE. That includes participating in church, visiting senior centers, and maintaining relationships with family and friends.

ACCEPT HELP FROM OTHERS. Schedule respite care so you can maintain your own life and avoid burnout.

CARE FOR YOUR MARRIAGE OR UNION. Whether you are caring for a child, young adult, or elder, make time for your significant relationships. Locate respite so you can spend time together on a regular basis. Make sure the time you spend is devoted to the relationship.

**Family Caregiver Alliance National
Center on Caregiving**

caregiver.org



How can I get in contact with other caregivers who are going through what I'm going through?

*Information submitted by Pam Oliason,
Idaho Commission on Aging*

Talking through the challenges you're facing with people who are going through the same can help you process your feelings and build your support network. You're not alone! You can find support online, in person, and in your own community.

CALL A HOTLINE. A support hotline is a great place to start your search for help. Many national disease organizations, such as the National Alzheimer's Association and the National Multiple Sclerosis Society, offer easy access to information about their support networks.

FIND AN ONLINE GROUP. Many organizations and agencies have an online forum or message board where you can find other people in similar circumstances. This option is especially great if you're unable to attend regular meetings or need to connect with someone immediately.

CONTACT A LOCAL AGENCY. Some state and local agencies have databases of support groups. Call the 2-1-1 Idaho CareLine to discover the groups that are available in your area.

Your loved one might be able to attend, too. Once you find a group, ask the leader if your loved one can attend with you. You may gain new insights into your loved one and a better understanding of what both of you need during this process.

Caregiving Café Blog

This online site offers a comprehensive list of hotlines and helplines.

 caregivingcafe.com/blog/2012/01/crisis-hotlines-helplines

 208-336-5533

Caregiver Online

The Caregiver online support group is an unmoderated group for families, partners, and other caregivers of adults with disorders such as Alzheimer's, stroke, brain injury, and other chronic debilitating health conditions. The group offers a safe place to discuss the stresses, challenges, and rewards of providing care for a loved one.

 lists.caregiver.org/mailman/listinfo/caregiver-online_lists.caregiver.org

2-1-1 Idaho CareLine

This free statewide community information and referral service is a great place to find resources.

 211.idaho.gov

 Dial 2-1-1 or call toll-free 1-800-926-2588



Local support groups are also great resources for information about all topics, concerns, and resources. You can find out about support groups in your area by calling or looking online at the 2-1-1 Careline in Idaho.

 idahocareline.org

 Dial 2-1-1



I'm the only one caring for my loved one. How can I get other family members to help me?

*Information submitted by Pam Oliason,
Idaho Commission On Aging*

Family members often don't understand how much time and effort caregiving takes. But asking for help — and making family members aware of your commitment — can make it easier for you to take time off and allow others to work caregiving assignments into their own schedules.

PLAN IT OUT. Help your family see the reality of caregiving by creating a schedule of responsibilities and asking them to pitch in throughout the week. Use an old-fashioned paper calendar, set up a calendar in Google Docs, or use an online caregiving scheduler like Lotsa Helping Hands to keep everyone on track.

TRAIN FAMILY MEMBERS. Sometimes you need to take more than a few hours off, and that's where respite training comes in. Make sure multiple people in your family know your loved one's routine and needs so you can take multiple days off when necessary.

Lotsa Helping Hands

Lotsa Helping Hands is an online caregiving scheduler.

📄 lotsahelpinghands.com

MMlearn.org

This online resource has more than 300 caregiver training videos.

📄 MMlearn.org

Caregivers Library

Discover multiple tools to help you organize caregiving responsibilities, finances, and care choices, — even an online decision-making questionnaire to help you navigate tricky family situations.

📄 caregiverslibrary.org/home.aspx



7

I work outside the home and am too exhausted to cook and clean when I get home. Who can help me?

*Information submitted by Pam Oliason,
Idaho Commission on Aging*

Being a caregiver means you need extra support in other areas of your life. If you can't afford to hire someone to deliver meals or take care of house cleaning, it can be difficult to ask for assistance to get the help you need. Don't be afraid to ask for help from family, friends, or your church community. If that's not an option, the following resources may help you tackle day-to-day tasks.

Idaho Parents Unlimited (IPUL)

IPUL assists families of children with disabilities and special health care needs.

 ipulidaho.org

 208-342-5884

Lotsa Helping Hands

Lotsa Helping Hands is an online task management tool that can assist with creating sign-up sheets and calendars.

 lotsahelpinghands.com

Three centers

Disability Action Center Northwest (Northern Idaho), Living Independence Network Corporation (Southern Idaho), and Living Independently for Everyone (Eastern Idaho) — serve as resources for people with disabilities of any age.

 silc.idaho.gov/idaho-centers-for-independent-living

Area Agencies on Aging

Six agencies throughout the state offer meal and homemaking services to older people and their caregivers, as well as to relatives who are serving as caregivers for children. The caregiver may need to pay for part of the services, depending on resources.

 aging.idaho.gov/index.html

Live Better Idaho

This easy-to-access website includes details about programs provided by the Idaho Department of Health and Welfare and other organizations.

 livebetteridaho.org

What is respite care and how do I get it for my loved one?

Information submitted by Kelle Sweeney, Legacy Corps, and Pam Oliason, Idaho Commission on Aging

Respite is a break from caregiving. It's time away, if only for a few hours, to recharge your own batteries.

Respite might be a walk in the park, lunch with a friend, or simply reading a book in another room without fear that you'll be interrupted. Respite can be planned — like a vacation — or can come up suddenly thanks to an offer from a friend. Respite can be paid for or provided by family members, friends, or volunteers at no charge. Respite can take place in a home or in a facility such as a day center.

Depending on the needs of the person you're caring for, you may consider asking a family member, friend, or someone from church to help you. You might also want to consider contacting a home health agency to ask about respite services.

I can't afford to pay for respite services.

Do I have any support options?

There are a number of great resources for the caregivers of people with limited resources. Eligibility depends on needs and available help; some resources are free and offered by trained volunteers.

Area Agencies on Aging

Six agencies throughout the state offer meal and homemaking services to older people and their caregivers, as well as to relatives who are serving as caregivers for children. The caregiver may need to pay for part of the services, depending on resources.

aging.idaho.gov/index.html

Legacy Corps Caregiver Support Services

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jannus.org/legacy-corps

☎ 208-336-5533

2-1-1 Idaho CareLine

This free statewide community information and referral service can assist you with finding respite care.

211.idaho.gov

☎ Dial 2-1-1

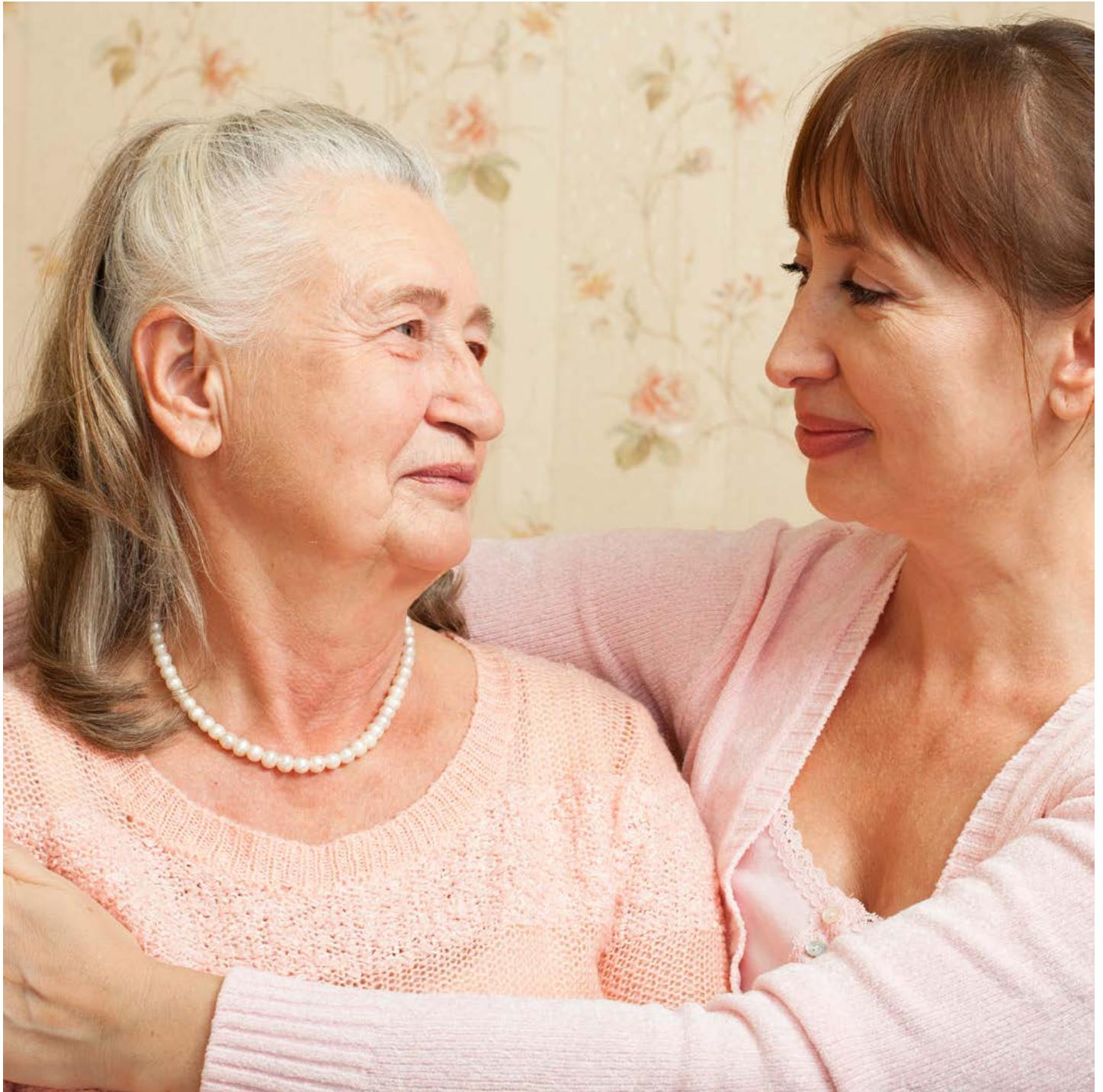
☎ 1-800-926-2588

Idaho YES

This program provides respite to families of children with significant mental health issues. Call Youth Empowerment Services Lead Project Manager Pat Martelle at

☎ 208-334-6680





How can I take action and improve the lives of other caregivers?

*Information submitted by Marilyn Sword,
Frontier Group, LLC*

As a caregiver, you have a unique understanding of the challenges and emotions involved in providing care — and your perspective is valuable. There are a number of ways you can assist other caregivers by sharing your time, talents, and empathy.

SUPPORT GROUPS. If you've found a support group that you like, talk to your group's leader and discover how you can get involved. You might be asked to lead sessions, act as a scheduler, or help get the word out. If you haven't been able to find a support group you like, start your own! Social media outlets, like Facebook, make it easy to start a page and reach people in your area and beyond.

ADVOCACY. Your legislators and Congressional representatives need to hear from you. Let them know about the support caregivers need and how they can help. If you want to become more familiar with the legislative process, spend some time cruising around the Idaho Legislature website or attend advocacy training sessions in your area. Join advocacy organizations like AARP, Idaho Parents Unlimited, or others to get more

information and take advantage of their resources, such as upcoming workshops and care guides.

LEARN ABOUT THE ISSUES. Inform yourself about caregiver issues and what is being done about them by searching for "caregiver" online and reading more. You may want to get more specific, depending on your area of interest, by searching "caregiver of children with disabilities" or "caregiver of people with dementia" etc,

BRUSH UP ON BENEFITS. If you're employed, become familiar with your employer's caregiving benefits. How do they compare with other businesses or organizations? Would your employer be open to more flexibility or benefits for employees who are caregivers? If your company is doing a great job in this area, is there a way you can publicly recognize them?

State/Legislative Agencies

Idaho Council On Developmental Disabilities

 icdd.idaho.gov

State Independent Living Council

 silc.idaho.gov

LOCAL ADVOCACY GROUPS

AARP

 1-866-295-7284

Idaho Parents Unlimited

 pulidaho.org

 208-342-5884



Idaho Caregiver Alliance

📄 hs.boisestate.edu/csa/idaho-caregiver-alliance

facebook.com/idahocaregiveralliance





Chapter Two FINANCIAL INFORMATION

Medical and behavioral expenses can pile up fast. But there's hope out there for your loved one: State and local agencies offer everything from reduced-free housecleaning to low-cost medical equipment. In this section, you'll discover how a little planning and resourcefulness can remove the sting of ongoing bills.

1

Can I get financial assistance to pay for housecleaning or yardwork?

*Information submitted by Pam Oliason,
Idaho Commission On Aging*

If you can, ask for help from your support network before paying for these services — a family member, friend, or neighbor may be willing to help. Your community may also have an annual program, such as a Rake Up event, when volunteers do free yard work or painting. Call your local city government to see if they can connect you with a participating organization.

If you work with an organization, you may need to share the cost of services (depending on your resources). Be sure to ask about payment options.

Lotsa Helping Hands

This website lets you create a task and manage the volunteers who want to help (at no charge).

🔗 lotsahelpinghands.com

Area Agencies on Aging

Your local Area Agency on Aging has an information and referral service. Click on the map to find your local agency.

🔗 aging.idaho.gov/index.html

Idaho Centers for Independent Living

One of these centers may be able to guide you to low-cost resources. Click on the map to find the one nearest you.

🔗 silc.idaho.gov/idaho-centers-for-independent-living



How can I get paid to be a family caregiver?

Information submitted by AARP Idaho staff

Family caregiving is often an unpaid act of love. While love is priceless, giving up a career and an income often comes at the price of financial security. Fortunately, there is way for caregivers to get paid while providing care to a family member in the form of a care contract.

- ?** **What is a care contract?** A care contract is a legal document that allows one family member to pay another family for providing support services such as: personal care, transportation, errands, medication management, etc.
- ?** **Who should consider a care contract?**

 - Unpaid family caregivers who struggle financially
 - Families who wish for assets to remain in the family
 - Caregivers ready to leave their job to reduce out-of-pocket spending for paid care services
- ?** **What are the advantages of care contracts?** A care contract provides compensation to the caregiver to offset their financial burden. It also
- reduces the risk of Medicaid ineligibility because it allows for the legal transfer of assets (the state looks back five years for any transfer of assets to determine Medicaid eligibility).
- ?** **How does a care contract work?** A care contract allows one family member to pay another family member for care services. The pay must be at current market rate, and the person receiving care serves as the employer and must pay and file taxes. The caregiver serves as an employee and must pay and file taxes, too.
- ?** **How do I establish a care contract?**

Organize a family meeting. Not all family members may support the idea, but having a transparent discussion will eliminate surprises and can lead to greater support and agreement. If your family can't agree, a professional counselor or mediator can help with the conversation.
- ✓** **Hire an attorney.** You'll need an attorney to write the care contract for you. Ideally, you would work with an attorney who specializes in elder care; however, if you're not sure, ask for referrals and interview several prospective attorneys. You can also use the Lawyer Referral Service offered through the Idaho State Bar Association, which entitles you to a 30-minute consultation for free or at a reduced price.
- ✓** **Search for a sample care contract.** Search the Internet for "caregiver contract template" or "caregiver

agreement form” to find caregiver contract samples. Familiarizing yourself with sample agreements will give you an idea about how the contracts work and will help you prepare before your meeting with the attorney.

- ✔ **Hire an accountant.** Some people have the skills to manage payroll, tax withholding, and filing services. Others will need to hire an accountant to ensure they comply with the law. Talk to someone you trust and ask for a referral, or interview several accountants and ask about their experience with payroll management and tax withholding or filing services. Be sure to ask for a price quote as services vary.

Idaho State Bar Association Lawyer

Referral Service

🌐 isb.idaho.gov/member_services/lrs/lrs_main.html

📞 208-334-4500

✉ lrsreq@isb.idaho.gov

Idaho Centers for Independent Living

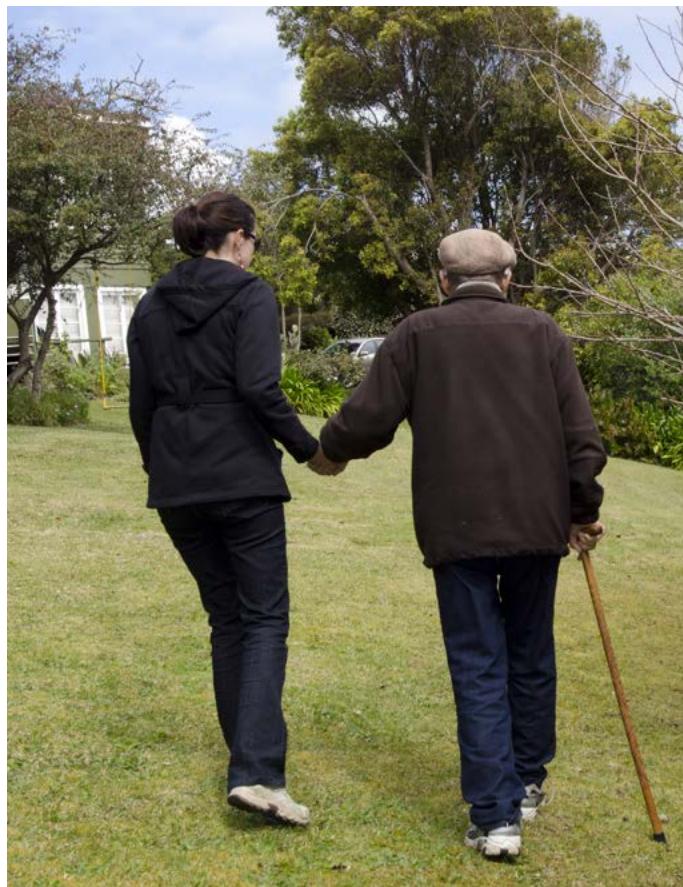
This organization can assist with financial management of payroll taxes and withholding for care contracts. Click on the website’s map to locate a center nearest you.

🌐 silc.idaho.gov/idaho-centers-for-independent-living

Idaho Department of Health and Welfare

If your loved one qualifies for Idaho Medicaid and you are a caregiver who is not a spouse or a parent, you may qualify as a paid personal care attendant/caregiver. If you are a parent or spouse or other caregiver taking care of an adult, you may qualify to receive pay under the Certified Family Home program. Contact the Idaho Department of Health and Welfare to find out if your loved one is eligible.

📞 1-877-456-1233



3

What is a compassionate care allowance and does my loved one qualify for one?

*Information submitted by Shawna Wasko,
CSI Office on Aging*

Compassionate care allowances are given by the Social Security Administration to assist people with serious medical conditions who obviously meet disability standards. Social Security covers a number of conditions, including early-onset Alzheimer's disease, many types of cancers, and congenital conditions.

If your loved one is a veteran, he or she may be eligible for an "aid and attendance" pension through Veterans Affairs. The pension may also be extended to the single surviving spouses of veterans, too.

You can find more information about both types of allowances and apply for them online.

Social Security Administration

List of compassionate allowances conditions:

ssa.gov/compassionateallowances/conditions.htm

1-800-772-1213

TTY: 1-800-325-0778

compassionate.allowances@ssa.gov

Veterans Affairs

Aid and attendance fact sheet

canhr.org/factsheets/misc_fs/html/fs_aid_&_attendance.htm

ebenefits.va.gov/ebenefits/homepage

4

How can I get the insurance company to work directly with me as a caregiver?

*Information submitted by Lee Spears,
Regence Blue Shield of Idaho*

Insurance companies are bound by regulations governing what they can share — and with whom. It may be frustrating, but they can't take your word that you're authorized to know details about your loved one's medical history, condition, or care (even if you're related).

- ✔ Call the insurance company's main customer service line and ask what documentation is needed for your loved one to designate you as their caregiver and release information to you. One of the easiest ways to do this is through case management. Your loved one may begin to include you on calls and work with the case manager directly to designate you as their caregiver.



What's the best thing a caregiver can do to work effectively with an insurance company?

When working with an insurance company — or anyone involved with the care of your loved one — dedicate a notebook to record keeping. Document every discussion, the date it occurred, with whom, and what was to happen afterward. That way, you'll always be able to present facts clearly and easily review any mishaps, gaps in care, or missed expectations.

5

How can I learn what insurance company benefits and services are available to my loved one and me?

*Information submitted by Lee Spears,
Regence Blue Shield of Idaho*

You can easily get derailed when talking with your insurance company if you don't use the correct terminology. To get started, call your company's customer service line and ask about:

- Serious illness benefits, advanced illness benefits, or palliative care benefits
- Case management services
- Home health care benefits and services
- Other benefits and services that provide emotional support and complementary care (such as acupuncture and massage)
- Pharmacy benefits, medication delivery, and clinical trials

The types of support you receive from the insurance company may benefit based on your loved one's policy, but by asking the right questions you'll get started down the path to finding more information and resources.

Senior Health Insurance Benefits Advisors Program (SHIBA)

 shiba.idaho.gov

 1-800-247-4422



What services will Medicare pay for?

*Information submitted by Karen Clark,
SHIBA/Idaho Department of Insurance*

Medicare will pay for a wide range of services, but not everything your loved one needs may be covered. Read on for answers to common care needs.

? Will Medicare pay for bathroom modifications?

No, Medicare will not pay for items such as a shower grab bar or modifications for a walk-in shower or tub. Medicare will cover durable medical equipment such as wheelchairs and walkers. These, as well as other Medicare-approved durable equipment items, must be prescribed by a doctor or other health care provider for use in the home. They also must be obtained from a Medicare-approved supplier; some must be rented. Your loved one will pay 20 percent of the Medicare-approved coverage amount, and the Medicare Part B deductible will apply.

? Will Medicare pay for hospice care?

Medicare covers hospice care for people who are terminally ill. Only your loved one's hospice doctor and regular physician (if your loved one has one) can certify that your loved one is terminally ill and has 6 months or fewer to live. All Medicare-covered hospice services

are covered under Original Medicare, even if your loved one was previously enrolled in a Medicare Advantage Plan. If your loved one has Medicare Part A (hospital insurance) and meets these conditions, he or she may receive hospice care:

- Your loved one's hospice doctor and regular physician certify that your loved one is terminally ill and has six months or fewer to live
- Your loved one accepts palliative care for comfort instead of care to cure the illness
- Your loved one signs a statement choosing hospice care instead of other Medicare-covered treatments for terminal illness and related conditions
- Your loved one receives care from a Medicare-approved hospice agency

? Will Medicare pay for home health services?

Medicare covers medically necessary part-time or intermittent skilled nursing care, physical therapy, and speech-language pathology services. Here's how your loved one can qualify.

- Your loved one must be homebound according to Medicare standards.
- He or she must meet face-to-face with a doctor to certify that home health care services are needed and to order that care.
- After the doctor approves care, it must be provided by a certified home health agency.

Home health services may include medical social services, part-time or intermittent home health aid services, and durable medical equipment and medical supplies for home use.

Medicare will not pay if your loved one requires only personal care services. However, if your loved one does qualify, no hospital stay is required and there will be no charge for covered home health services.

Will Medicare pay for nursing home care?

Medicare does not pay for nursing home care in a nursing home or assisted living facility. If your loved one can't afford long-term care or doesn't have a long-term care insurance policy, they may be eligible for Medicaid assistance.

Medicare will pay for skilled nursing facility care under specific circumstances, such as a three-day hospital stay. A skilled nursing facility may be located in a nursing home or in a hospital. Under Medicare coverage, your loved one will pay nothing for the first 20 days in a nursing facility. However, to continue coverage, your loved one must make documented progress during those 20 days. If your loved one is enrolled in a Medicare Advantage Plan, check with their insurance company to see how skilled nursing facilities are covered.

Will Medicare pay for an ambulance?

Yes, under certain circumstances. If your loved one

has a sudden medical emergency, or their health is in serious danger because they can't be safely transported by other means, such as a car or taxi, Medicare Part B (medical insurance) will cover ambulance services to and from a hospital, critical access hospital, or skilled nursing facility. Medicare covers and helps pay for ambulance services only when other transportation could endanger your loved one's health.

In some cases, Medicare may also cover ambulance services if your loved one has end-stage renal disease (permanent kidney failure requiring dialysis or a kidney transplant), needs dialysis, or needs ambulance transportation to or from a dialysis facility.

What if my loved one wants to go to a specific hospital?

Medicare will only cover ambulance services to the nearest appropriate medical facility that is able to give your loved one the care they need. If your loved one chooses to be transported to a facility farther away, Medicare's payment will be based on the charge to the closest appropriate facility. If no local facilities are able to provide your loved one with the care they need, Medicare will pay for transportation to the nearest facility outside the local area that is able to provide care.

(continued on page 30)

❓ Will Medicare cover non-emergency ambulance transportation?

Non-emergency ambulance transportation may be covered if it is needed to treat or diagnose your loved one and if any other transportation method could endanger their health.

❓ How will my loved one be reimbursed for the ambulance?

After meeting the yearly deductible in Medicare Part B, your loved one will pay 20% of the Medicare-approved amount. If your loved one is in the Medicare Advantage Plan, they will have the same basic benefits. Rules vary, though, so call to confirm.

Hospice Program of Idaho

📞 208-841-1862

Senior Health Insurance Benefit Advisors

🌐 shiba.idaho.gov

📞 1-800-247-4422

Medicare

🌐 medicare.gov

📞 1-800-MEDICARE

7

What if the person I'm caring for is having trouble paying Medicare costs?

Information submitted by Karen Clark, SHIBA/Idaho Department of Insurance

Your loved one could qualify for federal or state government assistance, depending on their income and assets.

EXTRA HELP. This program, which is sometimes known as a Limited Income Asset Subsidy, or LIS — could help you pay for your loved one's premiums, copayments, or "donut hole" costs (coverage gaps). You can apply for LIS through the Social Security Administration.

MEDICARE SAVINGS PROGRAMS. These programs, also known as MSP, are based on income and assets and could help your loved one pay for Medicare Part A and Part B premiums, deductibles, and co-pays. You can apply for MSP through Idaho's Medicaid program.

Health and Welfare Application for assistance

🌐 healthandwelfare.idaho.gov/Portals/0/FoodCashAssistance/ApplicationForAssistance1.pdf

📞 1-855-289-1427

Senior Health Insurance Benefits

Advisors Program

📧 shiba.idaho.gov

📞 1-800-247-4422

8

Can I change my loved one's Medicare drug or health plan?

*Information submitted by Karen Clark,
SHIBA/Idaho Department of Insurance*

Generally, a Medicare Advantage Plan or stand-alone prescription drug coverage can only be changed every year during a certain period: Oct. 15-Dec. 7, with new coverage effective Jan. 1. There are a few other windows when change is possible, however, such as when your loved one is entering or leaving a nursing home or skilled nursing facility.

COVER THE GAP. If you're worried about your loved one's coverage being interrupted, Medicare Supplement Insurance, or Medigap, is sold by private companies and can help pay for health care costs not covered by Medicare. To qualify, your loved one must have Medicare Part A and Part B and must be assessed by an insurance underwriter for eligibility.

Senior Health Insurance Benefits Advisors Program (SHIBA)

📧 shiba.idaho.gov

📞 1-800-247-4422

Medicare

📧 medicare.gov

📞 1-800-MEDICARE

9

How can financial planning help me prepare for my future?

*Information submitted by Pam Oliason,
Idaho Commission on Aging*

Caregiving can be a strain on the finances of both you and the person under your care. Taking a realistic look at your finances, legal needs, and the long-term wishes of your loved one can help you make big-picture plans. If you are the parent or spouse of an individual in your care, you may want to plan for a future where the person in your care outlives you.

TAKE STOCK OF YOUR LOVED ONE'S ASSETS. Does your loved one have long-term care insurance, savings, or ongoing income? If your loved one owns property, does the title belong to them? Has your loved one enlisted a financial planner or attorney to prepare for long-term care? Where does your loved one store financial documents?

ENLIST AN ELDER CARE PLANNER. A financial planner who specializes in elder care (or, if you are caring for a minor or disabled child, a planner who specializes

in dealing with medical issues) can help you and your loved one formulate a long-term plan. If your loved one eventually needs outside help, such as Medicaid, a financial planner can help keep key assets.

THINK ABOUT YOUR OWN FINANCES. If you're employed, are you missing work because of your caregiver duties? Will you eventually become a full-time caregiver? Is your family able and willing to pay you to be a caregiver?

Have candid discussions with your immediate family, siblings, and other relatives about your ability to reconcile employment with caregiving.

AARP

The AARP "Prepare to Care" planning guide for families includes information on finances.

 assets.aarp.org/www.aarp.org_/articles/foundation/aa66r2_care.pdf

Today's Caregiver

This series of articles will help you plan for the future as you care for a special-needs child.

 caregiver.com/articles/children/planning_for_special_needs_children prt1.htm

Family Caregiver Alliance

The Family Caregiver Alliance National Center on Caregiving has facts and tip sheets about

financial topics.

 caregiver.org/pilotIntegration/indexPersistent.html?uri=/special-issues/legal-issues

Women's Institute For A Secure Retirement

Find great tips and planning tools.

 wiserwomen.org

Idaho Legal Aid Services

Idaho Legal Aid Services is a statewide law firm dedicated to providing equal access to justice for low income people through duality advocacy and education.

 idaholegalaid.org

 Senior Hotline: (866) 345-0106 or

 Español (866) 954-2591

 (toll free); (208) 345-0106

Idaho Volunteer Lawyers Program

The Idaho Volunteer Lawyers Program (IVLP) provides a safety net for low-income individuals and families in Idaho who require civil legal services and cannot afford to pay for them.

 (208) 334-4500

 isb.idaho.gov

I want my disabled adult child to be listed as the beneficiary of my life insurance policy. How can I make that happen?

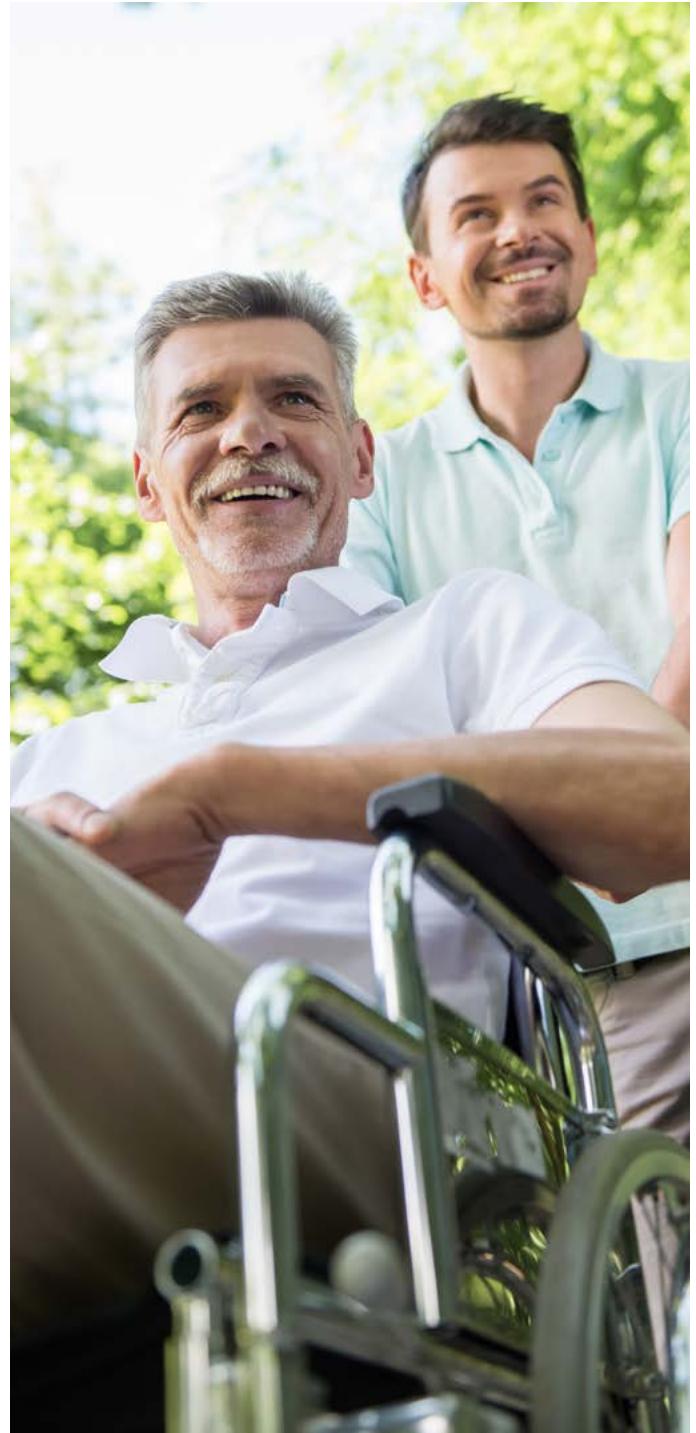
Information submitted by Charlene Quade, Heather Conder, and Sean Beck, attorneys at the law offices of C.K. Quade Law, PLLC

In general, the best way to provide for the continued care of your loved one is through a supplemental needs trust. If the value of your policy doesn't exceed your child's lifetime expected health costs, you can create a supplemental needs trust and name your loved one as the beneficiary. In fact, multiple policies may fund a single trust so all of you can contribute. Once your loved one dies, the assets left over may be passed on to other family members or charities.

You may want to consider a will instead of a supplemental needs trust if:

- You have more than \$1 million to pass on
- Your loved one is older than 50
- Your loved one's healthcare costs are minimal and money is available for continued care
- There are no medical liens against your loved one

It's best to consult an experienced estate planning attorney who understands Social Security, Medicaid, and other government benefits so you can plan a course of action.





Chapter Three LEGAL INFORMATION

Caregiving can make you feel helpless — but with a few key legal documents, you can begin to carry out your loved one's wishes. This section will empower you to make the decisions your loved one needs to receive the best care possible.

1

How do I make sure that I'm allowed to make legal/medical/financial choices for my loved one?

Information submitted by Charlene Quade, Heather Conder, and Sean Beck, attorneys at the law offices of C.K. Quade Law, PLLC

It's best to begin the estate planning and affirmative life planning process early, while your loved one still has the capacity to make decisions. Your loved one's participation is essential and will make the process easier in later years because your loved one will feel that they have been involved in their own care choices. As the caregiver, your loved one's decision will insulate you against attacks from family members or other people involved in your loved one's life.

As a caregiver, you may be given control over decisions through any or all of these documents:

- Durable power of attorney
- Healthcare power of attorney
- Living will
- Health Insurance Portability and Accountability Act (HIPPA) release

? What legal documents do I need to make decisions for a loved one?

Under Idaho law, you'll need a power of attorney, durable power of attorney, letters of guardianship

or letters of conservatorship to make decisions for a loved one.

? What are the differences between guardianship, power of attorney, and custody?

- Custody means that you will have rights and responsibilities for your loved one's physical body. Custody can be made by a family court (if your loved one is a minor) or by a court that will name you as a guardian in a guardianship action.
- Guardianships occur when a court appoints you to make decisions regarding where your loved one will live, what care and education they will receive, and other decisions. Your loved one's finances will not be delegated to you, however. That's where a power of attorney or durable power of attorney comes in.
- Power of attorney/durable power of attorney authorizes you to act as a proxy for your loved one. If your loved one is incapacitated, severely cognitively impaired, or a minor, they are legally unable to appoint power of attorney for themselves. In those cases, you must petition the court for a conservatorship.
- Conservatorships happen when a court appoints you to look after the financial interests of your loved one. According to the Idaho State Bar Association, a family member, trustee, or any interested person may petition

the court to have a conservator appointed for someone who is younger than 18, developmentally disabled, or otherwise incapacitated.

❓ How do I secure power of attorney?

To secure a power of attorney or durable power of attorney, your loved one must have the capacity to fully understand the rights they hold and the rights they would allow you to hold on their behalf. This is especially important for loved ones with special needs — if your loved one doesn't understand what or why they're signing the document, the POA or DPOA is not enforceable. If you have questions, it's a good idea to contact an attorney.

2

My adult child needs care. Do I have to become my child's guardian?

*Information submitted by Charlene Quade,
Heather Conder, and Sean Beck, attorneys at the
law offices of C.K. Quade Law, PLLC*

You may want to step in as a guardian if your child is unable to advocate for their own health and welfare. If your child has been incapacitated or was diagnosed with a developmental disability before age 22, a guardianship will allow you to make legal decisions and participate in your child's medical care.

To allow the individual with a developmental disability the most autonomy while also planning for needed

support, parents or guardians may consider supported decision making.

Supported decision-making recognizes we all make decisions with support from others. For example, we talk with family and trusted friends and get additional information to understand the implications of our decisions. Supported decision-making is an individual-specific, life-long process that grows and changes as the person does. It gives legal status to the process of using support to make decisions. The support provided through supported decision-making models can take many forms. It could include the provision of information in plain language, support to understand the options and consequences of decisions, or extra time to make decisions. For people with more significant support needs and/or difficulties in communicating, support could be a network of people who express and articulate decisions based on the will and intent of the individual and the knowledge they have of the individual as a result of a trusting relationship.

❓ My loved one has developmental disabilities. Is it possible to obtain an emergency temporary guardianship?

Yes, but Idaho law concerning people with developmental disabilities does not specifically provide for emergency temporary guardianship. It's important that you work with an attorney who can adopt language from the Idaho probate code and make it work in this situation.

The Division of Family and Community Services at the Department of Health and Welfare provides useful resources on this topic. The division also houses the guardianship evaluation committee, which oversees all proposed guardian and conservator applications for adults with developmental disabilities.

The Division of Family and Community Services

📞 208-334-5700

🌐 healthandwelfare.idaho.gov

DisAbility Rights Idaho

Legal Director: Amy Cunningham

🌐 disabilityrightsidaho.org

📞 866-262-3462

✉ info@disabilityrightsidaho.org



3

What is an advance directive?

An advance directive — also known as a healthcare directive, living will, personal directive, or advance decision — is a legal document that lays out the healthcare treatment and action wishes of a patient. Advance directives are completed before an injury or illness, so they help your loved one make their true wishes about treatment known. With an advance directive, you can eliminate the confusion and family squabbles that can arise during an already emotional time, and you can honor the requests of your ill loved one.

Advance directives include information about what should or should not happen in terminal illness and injury situations, including end-of-life care and life-sustaining measures such as hydration and nutrition. For example, an advanced directive might specify that CPR shouldn't be performed on someone with a terminal illness, or that your loved one prefers to donate his or her organs.

An advance directive can give your loved one more control over care, and they are simple to complete. In Idaho, you can register your advance directive with the Office of the Attorney General. (continued on page 38)

Fill out an advance directive template. You can download an advance directive, which includes both a living will and durable power of attorney, from the attorney general. You do not need an attorney to complete the form, and you won't need to have it notarized, either. However, your attorney can also help guide you through the forms and the registration process.

Register your advance directive. The Idaho Secretary of State manages the Idaho Health Care Directive Registry, where you can keep your advance directive on file. It's not necessary to do so, but registering yours is free and makes it easier to find in an emergency.

Idaho Office of the Attorney General

 ag.idaho.gov/livingWills/livingWills_index.html

Idaho Secretary of State

 sos.idaho.gov/hcdr/index.html

What is a POST and why would my loved one need it?

Information submitted by Charlene Quade, Heather Conder, and Sean Beck, attorneys at the law offices of C.K. Quade Law, PLLC

A POST, or physician-ordered scope of treatment, is a legal document that gives your loved one control over end-of-life care. A POST form tells healthcare providers and emergency responders whether your loved one wishes to receive CPR.

A POST operates as a standing order, so it must be reviewed:

- Each time a physician sees your loved one, or, if hospitalized, every seven days
- Each time your loved one is transferred or their level of care changes
- Any time there is a substantial change in the health status of your loved one or when their treatment preferences change.

You can learn more about POST forms and how to register them through the Idaho Quality of Life Coalition.

Idaho Quality of Life Coalition

 idqol.org/media/129





5

What is Katie Beckett Medicaid?

Information submitted by Charlene Quade, Heather Conder, and Sean Beck, attorneys at the law offices of C.K. Quade Law, PLLC

Also known as Home Care for Certain Disabled Children, Katie Beckett Medicaid allows severely disabled children to be cared for at home and remain eligible for Medicaid based on the child's income and assets alone. In other words, the income of the child's family or guardians isn't counted. When determining eligibility, the government also looks at the cost of home care versus the cost of long-term or institutional care.

Assets that might belong to your loved one include stocks, bonds, savings bonds, real property, and checking and savings accounts. In general, if your loved one has more than \$2,000, they will be ineligible for Medicaid. You may need to establish a special-needs trust to preserve your loved one's eligibility. It's best to consult an attorney with experience in Medicaid and Social Security before applying for Katie Beckett Medicaid.



Chapter Four MEDICAL/BEHAVIORAL INFORMATION AND TRAINING

Part of what can make caregiving so daunting is the unknown: How am I supposed to give this medication? What if my loved one's personality seems to change? How will I keep up with my loved one's needs when I've never had medical training? This section will begin to eliminate those worries. You'll find the help you need from agencies and people who were once in your same situation.



How can I prepare for doctor's appointments with my loved one?

Kara Kuntz, M.D., Saint Alphonsus Medical Group

You'll want to get a complete picture of your loved one's health and to assess your own as a caregiver. To do this, you'll need to be prepared. Here's a list of forms and documents you need as well as suggestions on what to ask so you can be informed.

✔ What to bring

- Advanced directives such as living wills and health care durable power of attorney
- Past medical records
- Family Medical Leave Act paperwork
- Application from the Department of Motor Vehicles for a handicap parking permit/license plate (if needed)

❓ Key questions

- Could I have my loved one's updated medication list?
- Are there any new instructions, recommendations, or changes to my loved one's care or medication?
- What is my loved one's diagnosis or condition?
- What is the name of the medicine you are prescribing and what is its purpose?

- Are there any side effects to this medication?
- What is the next step if this treatment option doesn't work?
- What complications should I watch for?
- If my loved one is experiencing symptoms, at what point should I call a doctor or nurse?
- How can I get in touch with you in an emergency?
- How can I improve my loved one's quality of life?
- Are there devices, services, or other care options I should consider?
- What are my loved one's limitations? What foods, medicines, or activities should they avoid?
- When can I find more information or additional resources about this condition?
- Can you assess my own stress or fatigue? If necessary, could you recommend a professional to help me?
- Could you connect me with caregiver support groups, respite care options, or financial/legal counselors?

Appointment
9 a.m.
Monday

How can a care manager assist me as a caregiver?

Information submitted by Monique Barber, Blue Cross of Idaho; Lee Spears, Regence Blue Shield of Idaho; and Anthony Hickman, ElderCare of Idaho

Care coordination, or case management, can help you improve communication between you and your loved one's health providers — and that can lead to fewer unnecessary trips to the hospital. Care coordination is often offered as a benefit to Idahoans with chronic conditions or disabilities, or to older people who have fewer resources.

How it works. Most care coordination operates in a patient-centered model, which means that it will involve direct communication with your loved one. Most organizations also work with caregivers, though, so don't be afraid to ask to participate.

What a care manager can do. Your loved one's care manager can help:

- Conduct a health assessment of your loved one
- Work with you and your loved one in person or via phone
- Assist with advance care planning

- Help you and your loved one tap into community resources
- Assist with transitions, such as from home to a care facility
- Improve communication between your loved one and their health care provider
- Walk you through the steps required for second-party prescription re-fill and pick-up
- Point you to recommended caregiver resources that may help with stress management
- Verify that you have access/approval to talk to your loved one's entire care team (such as primary care doctors, specialists, home health aides, social workers, counselors, etc.)
- Discuss options for respite care (short-term or long-term care arrangements that can be made for your loved one if you are not available) and how to arrange coverage

Find a care manager. There are several ways to find a care manager who will work with you and your loved one.

- **Through a hospital:** If your loved one is in the hospital now, or was recently discharged from one, you may be able to access a care manager based on their diagnosis. Larger hospitals often offer programs and services for

both inpatients and outpatients, or for certain diagnoses such as congestive heart failure or cancer. Talk to your doctor, nurse, or social worker and explain that you'd like more information about finding a care manager who can assist you. Don't forget to tell them what sort of assistance you need! Being specific will help you find the right person.

- **Through a health insurance plan:** Some health insurance plans offer care managers to their members. Call the insurance company and ask for customer service — you should find the number on the back of your loved one's insurance card.

- **Through the Aging Life Care Association:** There are a few accredited Aging Life Care experts in the Treasure Valley. There is a fee for this service. You'll find contact information listed at the end of this section.

What do my loved one and I need to share with the care manager?

Any documentation that you can provide in support of your loved one's preferences for care will give you both peace of mind. If a crisis occurs, the following documents will provide guidance to the care team. Share these documents and preferences with the care manager and keep them accessible at home.

- Advance care planning or goals of care discussion notes (these discussions occur between your loved one and their physician).

- Advance directive, which is a formalized record of preferences with specific guidance about resuscitation and intubation.

- Durable medical power of attorney, which gives you legal authority to make medical decisions on behalf of your loved one.

- Physician orders for scope of treatment, or POST, which will guide emergency personnel if and when you or your loved one calls 9-1-1. Although your loved one may not wish to be resuscitated, when 9-1-1 is called, emergency personnel WILL resuscitate against patient wishes unless a POST form is presented when they arrive. They are not acting disrespectfully; legally, when activated, emergency services are required to administer life-saving treatment when no medical orders are present.

Senior Health Insurance Benefits Advisors Program (SHIBA)

☎ 1-800-247-4422

🌐 shiba.idaho.gov

Your Health Idaho

☎ 1-855-944-3246

🌐 yourhealthidaho.org

Blue Cross of Idaho

☎ 1-800-365-2345

🌐 bcidaho.com

Aging Life Care Association

☎ 520-881-8008

🌐 aginglifecare.org

How do I get training and support to perform medical tasks at home?

*Information submitted by Pam Oliason,
Idaho Commission on Aging*

If you're caring for someone who has just been discharged from the hospital, ask the hospital staff to show you the ropes. They're invested in making sure your loved one doesn't have to make a return trip to the hospital. At discharge, your loved one's physician may prescribe home health services that may be covered by health care insurance, such as Medicare. Learn all you can about how to care for your loved one from the home health workers before your loved one is discharged from home health services. You can also hire someone to help you learn how to care for your loved one from a home health agency in your area.

Your loved one's primary care physician can help. Be sure to ask the physician whom you can call when you need information, including on evenings and weekends.

Center for Independent Living

Assists persons with disabilities and their families.

 silc.idaho.gov/idaho-centers-for-independent-living

 1-800-487-4866

Caregiver.org

Learn what you need now that you are taking care of someone else.

 caregiver.org/caregiving-home-guide-community-resources

Here you'll find a family guide to hospital discharge planning (also available in Spanish).

 caregiving.org/pdf/resources/familydischargeplanning.pdf

Resources by Health Issue or Condition

 caregiver.org/resources-health-issue-or-condition

Disability.gov Guide for Family Caregivers

 disability.gov/resource/disability-govs-guide-family-caregivers/

Idaho Parents Unlimited (IPUL)

IPUL assists families of children with disabilities and special health care needs.

 ipulidaho.org

 1-208-342-5884



Where can I get medical equipment at little or no cost?

*Information submitted by Pam Oliason,
Idaho Commission On Aging*

The best advice is to check with local organizations; some may refer you to the sources below. Thrift stores sometimes have sections devoted to used, durable medical equipment. Searching for the proper equipment can be time-consuming, so enlist a good friend or family member to help.

2-1-1 Idaho CareLine

This statewide helpline can connect you with the resources you need.

 idahocareline.org

 Dial 2-1-1

Centers for Independent Living

Three centers serve three regions of the state and are helpful resources for people with disabilities of any age and their families. Locate the Center for Independent Living near you on their website.

 silc.idaho.gov/idaho-centers-for-independent-living/

Multiple Sclerosis Society, Idaho

The organization will help people with MS and their families find resources.

 208-388-4253

Area Agencies on Aging

Your local Area Agency on Aging has an information and referral service. Click on the map to find your local agency.

 aging.idaho.gov/index.html

The Idaho Assistive Technology Project through the Center on Disabilities and Human Development at the University of Idaho. The Idaho Assistive Technology Project's goal is to help Idahoans with disabilities acquire the assistive technology they need to live more independent lives. Their mission is "making technology the great equalizer."

 idahoat.org

 1-800-432-8324

 idahoat@uidaho.edu

Knights of Columbus Risen Christ Council

This group provides equipment for low-income people and people with disabilities. Equipment may be available on loan or for free. They also accept donations of used medical equipment.

 208-362-4283 or 208-888-3782

Legacy Corp in Boise (military families)

This group serves caregivers of military families.

 jannus.org/program/legacy-corps

 208-336-5533

Idaho Division of Veterans Services

 veterans.idaho.gov

tel. (866) 295-7284 | aarp.org

5

What resources can teach me how to care for my loved one with dementia who is exhibiting challenging behaviors?

*Information submitted by Eric Collett,
A Mind For All Seasons, LLC*

Supporting a loved one who is communicating through behaviors that are socially inappropriate or dangerous can be frustrating and heartbreaking. Alzheimer's disease and other types of dementia are frequently major factors in such behaviors. However, there are many resources to help guide you through this time, including home visits, free mental status exams and other cognitive tests, hotlines, support groups, and more.

The Alzheimer's Association 24/7 Hotline

☎ 1-800-272-3900

🌐 alz.org

Master's-level social workers are available to answer questions and provide ideas free of charge any time of the day or night. The Alzheimer's Association also provides support groups to help those caring for a loved one connect with and learn from others who share similar experience.

Alzheimer's Idaho (Treasure Valley)

☎ 208-914-4719

🌐 alzid.org

Provides in-home mini-mental status exams and behavior training for care partners free of charge. Alzheimer's Idaho also provides a support group for women caring for husbands living with dementia.

A Mind For All Seasons, LLC

☎ 208-571-2475

🌐 amindforallseasons.com

Provides extensive in-home cognitive testing, coaching and guidance for care partners to understand the complex factors that often contribute to various behaviors. This is a fee-for-service agency.

6

How do I know if it's time to have my loved one admitted to a care facility?

Kara Kuntz, M.D., Saint Alphonsus Medical Group

This is a difficult decision, but you don't have to make it alone. Talk to the people involved with the care of your loved one for their honest opinions.

- **Primary care provider.** Speak with your loved one's main healthcare provider (or your own) if you have questions about care facilities. He or she will be able to guide you as you determine timing, the level of care your loved one needs, and how best to protect your loved one's safety and physical function. Healthcare providers can also help you recognize your own burnout.



- Hospital social workers and planners. If your loved one is admitted to the hospital, ask their social worker and discharge planner for their opinion. They'll be able to give you objective advice.

7

How can I select a quality facility for my loved one?

Information submitted by Sharon Anitok, MultiCare Home Health & Personal Care Services, Inc., and Eric Collett, A Mind For All Seasons, LLC.

It's easy to be swayed by a facility's aesthetics, location, or price — but when considering a new home for your loved one, the most important factor is the care they will receive. The frustration your family will experience through poor care outweighs the benefits of a convenient location or a beautiful new building.

Asking a few key questions will give you a better picture of the quality of the facility.

How long has the staff been there? Frequent turnover in management positions — such as the administrator, facility nurse, activity director, food services director, or office manager — can be an indicator of systemic problems. Frequent management turnover usually means no one has been employed long enough to seriously address challenges.

How is the facility staffed? Ask about staffing ratios, training, and responsibilities. Staffing ratios are dictated by the Bureau of Facility Standards; ratios are the number of licensed and non-licensed staff per patient per shift. You'll want to get as clear a picture as possible of how facility staff are selected, trained, and mentored. Spend time observing how the facility runs. In addition to taking a guided tour, ask to spend time in the common area for 30 to 60 minutes and watch how the staff cares for its residents.

Could my loved one be discharged? This is an important — and overlooked — question. All facilities are governed by state rules and company policies and procedures, but the way a company chooses to conduct business has a lot to do with its capacity to handle specific situations. For example, many facilities will discharge a resident who requires eating assistance or who needs a mechanical device to transition from a wheelchair to the bed or the toilet.

Check for other signs. While you're at the facility, check for odor, patient grooming, and how long residents are left in one area without attention. Visit the facility at different hours of the day to see how things change from shift to shift.

Read the inspection report. The state of Idaho regulates facilities through inspections, which you can easily access online. However, keep in mind that facility

inspections represent a snapshot — they are completed fairly infrequently and can change over time. A good score does not guarantee constant high quality, and a poor score doesn't always reflect improvements that have been made in the interim.

Use the state surveys as a guide, but — most importantly — visit the facility you're considering. Ask questions. Speak to families of current and recent residents for their feedback.

What does it mean if an agency is licensed, bonded, and insured? A licensed agency must meet state regulations and is subject to oversight to ensure those regulations are met. If the agency doesn't live up to the regulations, it may have its license suspended or revoked.

A bonded agency has had a bonding company secure money that is available to the consumer in the event that a case is filed against the company. The secured money is not under the control of the agency.

An insured agency protects consumers should an injury claim occur.

Facility Inspection Search

 flareslive.com/portal/SearchFacility.aspx

National Institute on Aging

Publishes a guide for choosing a nursing home.

 nia.nih.gov/health/publication/nursing-homes

8

What caregiving programs are available to my loved one who is a veteran?

The Department of Veterans Affairs has several programs that support vets' long-term care goals, whether they live at home or in a facility. Through the VA, you can find assistance for veterans who rely on a caregiver to complete daily activities, including:

- Bathing assistance
- Homemaking services
- Respite care
- Adult day health care
- Caregiver support

Eligibility for these programs vary, so contact your loved one's outpatient social worker.

Veterans Affairs Geriatrics and Extended Care Services

 va.gov/GERIATRICS/index.asp

 1-866-437-5093

How can my outpatient social worker help me?

Information submitted by Ivy Merrell, Boise Veterans Affairs Medical Center



At the Department of Veterans Affairs, outpatient social workers can help you address challenges that may impact a veteran's ability to access care. Social workers educate veterans and families about resources and provide referrals to VA and community programs that may assist them.

To contact your VA outpatient social worker, call the number below and ask to speak with the social worker that serves your team.

Veterans Administration

☎ 1-866-437-5093

What is the Veterans Choice Program and how can it help my loved one?

Information submitted by Ivy Merrell, Boise Veterans Affairs Medical Center

The Veterans Choice program helps veterans who have faced long waiting times for needed medical care, or who cannot access a VA facility. The Veterans Choice program has many components, each with very specific eligibility.

For more information about Veteran's Choice, please contact a VA Choice Champion

☎ 208-422-1278.

9

How can technology help me become a better caregiver?

Information submitted by AARP Idaho staff

Technology has transformed caregiving and the doctor/patient relationship. Now, caregivers can find and access support and training 24/7, and their loved ones can connect to their health care providers via telehealth services. Telehealth services are becoming increasingly important in Idaho, where electronic communication has made it much easier for rural communities to access medical care.

Telehealth. Telehealth brings care directly to the patient through a variety of mediums:

- **Live videoconferencing.** This live, two-way interaction — such as via Skype or FaceTime — allows your love one and their caregiver to talk in real time about care.
- **Store-and-forward.** Store-and-forward simply refers to the ability to share health care information, like medical records or images, with another health care provider or hospital. Some health care networks in Idaho already employ store-and-forward information sharing. (continued on page 50)

- **Remote patient monitoring.** Remote patient monitoring, or RPM, makes it easier for your loved one's health-care professional to monitor changes in your loved one's vital signs. For example, a blood pressure cuff can store and share daily changes within a database accessible by your loved one's health care provider.

- **Mobile health.** You never have to be far from help with mobile health apps. Mobile health options, for use on a cell phone, tablet, or other smart device, can alert you when it's time to dispense medications or even send you text alerts about disease outbreaks. Check out your smartphone or tablet app store and search for caregiving apps.

Ask your loved one's healthcare provider if telehealth options are available in your area and which might best help your loved one. Telehealth can help you save time, money, and prevent further hardships in the long run.

Idaho Telehealth Council

 telehealthcouncil.idaho.gov/default.aspx

Idaho Telehealth Alliance

 idahoahec.org/telehealth

VA Telehealth Services

 telehealth.va.gov

 idahoahec.org/telehealth

VA Telehealth Services

 telehealth.va.gov

10

What are some of the questions I should ask a home care company before I hire them to provide respite care?

Information submitted by AARP Idaho staff

Targeted questions will help you determine if the home care company is the right fit for you and your loved one. Potential questions include:

- How will my loved one get to know the paid caregiver?
- Will you walk me through the process of hiring a caregiver from this moment to the moment I no longer need services?
- How long does it take to set up services?
- Can I sign up for care services before I need them or in case of an emergency?
- Can we have a backup caregiver ready?
- What do we do if a caregiver doesn't show up?
- How are disputes resolved?
- Do you bill in hourly increments? What are the increments?
 - Will you check in on me to see how it is going?
- What is your plan of care for my loved one?

How can I find a home care aide that speaks the same language as my loved one?



It can be very important to the person receiving care to have the care provider speak the same language. To find an agency that can provide a worker who speaks the same language, call around, compare companies, and ask them about the availability of a home care aide that speaks your loved one's language.

How can I ensure that the company I hire to provide respite care will send someone who is competent and trustworthy?

Hiring someone to care for the person you're caring for is a serious decision — you want to make sure the person is competent and trustworthy. Home care companies that can verify the following generally maintain high standards.

A business license. Make sure the home care company is registered as a business with the state. You don't want to go with someone who isn't "official."

Criminal background checks. Ask these questions:

- What types of background checks are required?
- How often do you complete background checks?
- Do you conduct drug testing, and what is your policy about the results?
- Do you conduct driving record checks?
- What is your policy about the results? You need to know this if they will transport your loved one.
- Can you provide proof that the paid caregiver is free from communicable diseases such as tuberculosis or hepatitis?

- Are references required and verified for employment?

Employees vs. contractors.

Ask if the paid caregivers are employees or contractors. The home health company must pay payroll taxes on employees, which helps avoid the headache of accidentally hiring someone who isn't authorized to work or who avoids paying taxes.

Fidelity bond insurance. Ask if the company is bonded. This helps you make a claim if you experience theft while receiving services from an agency caregiver.

Paid caregiver supervision. Ask who will supervise the work of the paid caregiver. Will the caregiver report to a superior or be monitored in any way?

Caregiver training. Ask these questions:

- Types of training the paid caregiver receives
- Degrees or certifications required (such as a certified nursing assistant, or CNA)
- Frequency and duration of training
- Evaluation of skills obtained as a result of the training
- Training in CPR
- Training recognizing and responding to an emergency
- Ability to read and write in English or (native tongue of client) at least at a fifth-grade level and ability to carry out instructions in English.

(continued on page 52)

24-hour on-call service. Is there always a way to reach someone who is in charge at the agency?

Worker's compensation insurance. Ask if they carry this insurance. This protects you and the worker if they were to suffer an accident that results in injury while working at your home.

This is one of the most important and personal decisions you will ever make, so don't take the decision lightly. Now is the time to trust, but verify.

11

Why should I find a home care provider before I need it?

Information submitted by AARP Idaho staff

If you are a caregiver, what would you do if you suddenly found yourself in the hospital unable to care? If you are caring for a loved one with complex medical needs, do you have a backup if something happens to you?

You may want to consider signing up for home care services before you need them.

If you are a caregiver, you hope that you will never find yourself in a crisis and unable to care.

But crises do happen. And when they do, being unprepared is very risky to the health of the person being cared for.

You can select and sign up for services from a non-medical home care agency and not be obligated to use them until you decide you need them or until a crisis occurs. Here are the advantages of selecting a home care agency in advance:

- Peace of mind that a trained professional can provide a similar level of care that you are providing to your loved one
- Eliminates the need to rely upon a neighbor, family member, or friend who lacks caregiving knowledge
- Allows you to recover from your medical emergency
- Could prevent a loved from transferring to an institutional setting

If you decide to hire a company for emergency home care, post the company contact information clearly on a refrigerator and share this information with family, friends and neighbors.

Signing up for services in advance means you are under no obligation to use their services. It may be a good idea, however, to try their services for a few hours to

give you some “me time,” for your loved one to become familiar with a stranger, and to gain the reassurance you are looking for.

For a list of home care providers in Idaho, ask for referrals from your physician, local hospital, or the 2-1-1 Idaho Careline.

2-1-1 Idaho CareLine

🌐 211.idaho.gov

☎️ Dial 2-1-1





Chapter Five COMMUNITY RESOURCES AND INFORMATION

Community Resources and Information

Look around: Support is all around you! You may not realize it, but resources are available throughout the state for caregivers and their loved ones. We'll show you how to tap into that network and get the help you need.

1

Who do I talk to when something goes wrong?

*Information submitted by Lee Spears,
Regence Blue Shield of Idaho, and Karen Clark,
SHIBA/Idaho Department of Insurance*

Your insurance company can address a number of your questions when you report your loved one's condition or problem with their care. If you're concerned, contact:

- Your case manager for problems communicating with, or getting information from, the care team
 - Your loved one's physician for drug reactions and medication concerns
 - Your case manager for service issues related to home services, equipment delivery, and decisions about transitioning to hospice care
 - Your loved one's physician or on-call physician with questions about going to the emergency room
 - 9-1-1 for urgent transport to the hospital (remember to complete and carry a POST form if you need to restrict care)
- Your case manager, social worker, or hospital patient advocate if you or your loved one have been mistreated
 - Your insurance company's customer service department if a claim has been denied (the appeal process starts there)
 - Your insurance company's customer service department or your case manager if there has been an interruption in benefits
 - Senior Health Insurance Benefits Advisors (SHIBA) of the Idaho Department of Insurance when you have questions about Medicare, including costs, eligibility, and enrollment, billing problems, and fraud reports



2

What is the 2-1-1 Idaho CareLine and how can it help me as a caregiver?

Information submitted by Courtney Keith, Idaho Department of Health and Welfare

The 2-1-1 Idaho CareLine, run by the Idaho Department of Health and Welfare, is a free statewide community information and referral service. The 2-1-1 Idaho CareLine features an extensive database that can help you locate free or low-cost services to assist you as you care for your loved one. You'll find resources provided by the government, non-profits, and the community. Here's what the 2-1-1 Idaho CareLine can do for you.

GET HELPFUL REFERRALS. The 2-1-1 Idaho CareLine offers bilingual and TTY (teletypewriter) assistance and should be your first call and your go-to number when you need non-emergency assistance for the loved one you're caring for. Just dial 2-1-1 for assistance.

FIND LOW-COST SERVICES. You don't have to go it alone. You can find help with caretaking and day-to-day problems, such as rental assistance, energy (such as electricity, gas, and heat) assistance, food and clothing assistance, child-care resources, emergency

shelter, and more. In fact, the 2-1-1 Idaho CareLine's database includes more than 3,400 different assistance programs! Call to get connected.

DISCOVER THE RESOURCES YOU NEED. Log on to the 2-1-1 Idaho CareLine website, www.211.idaho.gov, to browse through the FACS Resource Library. You'll find a wide range of books, DVDs, videos, and audio resources. The 2-1-1 Idaho CareLine is also a great place to find information pamphlets and other helpful materials about health and human services.

2-1-1 Idaho CareLine

Hours: 8 a.m.-6 p.m. MST, Monday-Friday.

 211.idaho.gov

 facebook.com/pages/2-1-1-Idaho-CareLine

 TTY services: 208-332-7205

 careline@dhw.idaho.gov

 208-334-5531

FACS Resource Library: 211.idaho.gov



3

How can I keep my loved one engaged and avoid isolation?

*Information submitted by Shawna Wasko,
CSI Office on Aging*

Isolation can have serious health risks, especially for older people as loneliness can increase the chances of poor mental and physical health. But help is available for seniors, even if they're homebound.

EXPLORE YOUR LOCAL SENIOR CENTER. Not only do senior centers have a wide variety of social activities, but studies show that people who attend senior centers live longer, healthier lives. Socialization is key to seniors' success, and senior centers are a great way to keep them engaged and active. Every senior center has a different schedule, but classes often include educational seminars, computer classes, exercise groups, dances, volunteer opportunities, and much more.

GET HOMEBOUND HELP. A meal delivery service can be a lifesaver if your loved one isn't very mobile. You can sign your loved one up for a program such as Meals on Wheels, which delivers hot, nutritious meals along with the chance for socialization.

GET YOUR LOVED ONE THE HELP THEY NEED. The Idaho Commission on Aging includes contact information for every senior center in Idaho.

ASK FOR ASSISTANCE. Engage family, friends, neighbors, and members of your church community or civic groups to make occasional phone calls, visit, play a game, go on an outing, or take a walk. Companion services are available through the Senior Companion Program offered by the Panhandle Health District and the College of Southern Idaho Office on Aging. Companion services can also be purchased from in-home care agencies.

Panhandle Health District Senior Companion Program

 panhandlehealthdistrict.org/home-health/senior-companion-program

College of Southern Idaho Office on Aging

 sites.google.com/site/csiofficeonaging/senior-companion-program

Idaho Commission on Aging

 aging.idaho.gov

 208-334-3833

 1-877-471-2777

4

I'm concerned about elder abuse. Who can help me?

*Information submitted by Cathy Hart,
Idaho Commission On Aging*

Elder abuse is any mistreatment of a vulnerable senior, including confinement, neglect, abandonment, bodily injury, unwanted sexual contact, verbal intimidation or threats, and financial exploitation. Unfortunately, elder abuse isn't always recognized.

If your loved one is being physically harmed, deprived of food or medicine, sexually harassed, unreasonably coerced to live where they don't want to, or is having money or property stolen, you can take steps to protect them.

Recognize an emergency. If you or your loved one is in immediate danger, call 9-1-1.

BRING IN OUTSIDE HELP. If someone you know is suffering from ongoing abuse or neglect, call Adult Protection Services. This agency investigates allegations of abuse, neglect, self-neglect, and exploitation of vulnerable adults. Adult Protection can work with the police, the Department of Health and Welfare, nursing homes, banks, and lawyers to investigate cases of abuse and neglect.

FIND YOUR REGION'S AGENCY. The Idaho Commission on Aging has contact information for your area's Agency on Aging, which offers adult protective services.

Idaho Commission on Aging

- ☎ 208-334-3833
- ☎ Toll free: 1-877-471-2777

Area I Agency on Aging, serving Coeur d'Alene and surrounding areas

- ☎ 208-667-3179
- ☎ Toll free: 1-800-786-5536

Area II Agency on Aging, serving Lewiston and surrounding areas

- ☎ 208-743-5580
- ☎ Toll free: 1-800-877-3206

Area III Agency on Aging, serving Boise, Nampa, Caldwell, and surrounding areas

- ☎ 208-332-1745
- ☎ Toll free: 1-844-689-7562

Area IV Agency on Aging, serving Twin Falls and surrounding areas

- ☎ 208-736-2122
- ☎ Toll free: 1-800-574-8656

Area V Agency on Aging, serving Pocatello and surrounding areas

☎ 208-233-4032

☎ Toll free: 1-800-526-8129

Area VI Agency on Aging, serving Idaho Falls and surrounding areas

☎ 208-522-5391

☎ Toll free: 1-800-632-4813

5

How can I get a handicap parking permit for my loved one?

Obtaining a disability license plate or placard in Idaho is a fairly simple process and there is no cost to you or your loved one.

Do note, however, that if the parking placard is temporary and has expired, or if the person on whose behalf the parking placard was provided is deceased, you must no longer use the placard. Inappropriate use of a disability placard is illegal and the person using it can be subject to a substantial fine.

- Visit your loved one's local DMV. Ask for handicap parking permit forms. Alternately, you can download them from the Idaho Department of Transportation.

- Present the forms to your loved one's primary care physician. You'll need his or her certification at the bottom of the form.

- Return the forms to the Idaho Department of Transportation.

By mail: ✉

Idaho Transportation Department Vehicle Services – Special Plates

PO Box 7129, Boise, ID

83707-1129

✉ specialplates@itd.idaho.gov

☎ 208-334-8542

Idaho Department of Transportation

📄 itd.idaho.gov/dmv/vehicleservices/documents/vsdisabl.pdf



What are my loved one's local transportation options?

Information submitted by Tom Trail, AARP Idaho, and Mark Leeper, Disability Action Center

You can find public transportation for your loved one throughout Idaho, with some services specifically focused on transportation for the elderly or people with disabilities.

NORTHERN IDAHO

- Appaloosa Express Transit offers fixed-route and demand-response services from Kooskia to Lewiston and Culdesac to Lewiston with stops along the way
- The Lewiston Transit System offers fixed-route transportation to Asotin/Clarkston
- SMART Transit offers fixed-route service in Moscow and a complimentary paratransit service. SMART also sells tickets for Northwestern Trailways, the intercity bus service provider
- COAST Transportation offers demand-response services on accessible vans in the Orofino and Grangeville areas and supports a volunteer driver program through the Disability Action Center's Moscow office

- Canyon Area Bus Services offers limited transportation options in the Riggins area
- SPOT Bus serves the panhandle area, including Bonner and Boundary counties
- CityLink offers curb-to-curb shared ride transportation for people who are unable to use the regular city bus in Benewah and Kootenai counties

SOUTHWEST IDAHO

- Valley Regional Transit (otherwise known as ValleyRide) includes routes throughout Ada and Canyon counties. Their services include ACCESS, which offers door-to-destination services for people with disabilities, and GoRide Mobility Programs, a volunteer/driver reimbursement program that provides low-cost transportation to people in Ada and Canyon counties with mobility needs.

CENTRAL IDAHO

- Mountain Rides provides public transportation for people in the Sun Valley area

SOUTHERN IDAHO

- Trans IV Buses provide personalized public

transportation to the public, including the elderly and people with disabilities, in the Magic Valley (appointment required)

EASTERN IDAHO

- Pocatello Regional Transit offers both fixed-route and door-to-door bus service, as well as paratransit transportation services and non-emergency medical transportation services
- TELLO BUS offers bus service to outlying counties where fixed-route services are unavailable, including Bannock, Bear Lake, Bingham, Caribou, Franklin, Oneida, and Power counties
- Targhee Regional Public Transportation Authority, or TRPTA, offers door-to-door service in the Idaho Falls, Rexburg, and Driggs areas and a four-route system in Idaho Falls

What do transportation options cost?

Costs vary from service to service and city to city, with fares ranging anywhere from less than 50 cents to \$2-\$3. Many services offer monthly passes and discounted fares for seniors for additional cost savings; contact your local provider for more information.

Who can use these transportation services?

Public transit is open to everyone, but some specialized

services, such as COAST and ACCESS, are available only to the disabled or those over 65.

Do these transportation options provide door-to-door services?

All of the public systems that provide fixed-route service must provide complimentary paratransit services. Call ahead to reserve these services. Riders who qualify as disabled under the Americans with Disabilities Act will be able to reserve a ride on, or the day before, a requested trip.

Are there other transportation resources I should explore?

Your local senior center may provide free or low-cost transportation options. If your loved one is a veteran with a disability, he or she may qualify for free transportation to a Veterans Affairs medical center. You may also hire transportation services that are Medicaid-billing certified.

NORTH IDAHO

Appaloosa Express Transit

 nezperce.org/official/Appaloosa%20Express.htm

 208-621-4691

 wenonah@nezperce.org

Lewiston Transit System

 ridethevalley.org

 208-298-1340

SMART Transit

 smarttransit.org

 Toll-free: 1-800-377-1363

 Speech-to-speech: 1-888-791-3004

 Spanish-to-Spanish: 1-866-252-0684

COAST Transportation

 coa-hs.org

 509-397-2935

Northwestern Trailways

 northwesterntrailways.com

SPOT Bus

 spotbus.org/itinerary

 208-263-3774

CityLink

 idahocitylink.com

 Toll-free: 1-877-941-7433

CENTRAL IDAHO

Mountain Rides

 mountainrides.org

 208-788-RIDE (7433)

Pocatello Regional Transit

 pocatellotransit.com

 208-234-A-BUS (2287)

SOUTHERN IDAHO

Trans IV Buses

 csi.edu/support/transiv/tiv_body.html

 208-736-2133

SOUTHWESTERN IDAHO

ValleyRide

 valleyride.org

 208-345-RIDE (7433)

Disabled American Veterans Transportation (serving Southwest Idaho)

 208-422-1000 ext. 7555

EASTERN IDAHO

7

Is there financial assistance available for medical appointment transportation costs?

Information submitted by Tom Trail, AARP Idaho, and Mark Leeper, Disability Action Center

People who receive Medicaid are eligible for medical transportation paid for through Idaho’s statewide brokerage, operated by Veyo. Veyo schedules and pays for Medicaid-funded non-emergency medical trips via contracted providers. In an emergency, medical attention is available through ambulance services and is reimbursable through many insurance programs.

Veyo

- 🌐 idahotransport.com
- ☎ Toll-free: 1-877-503-1261
- ☎ TTY: Dial 7-1-1



8

How can home modifications help my loved one stay safe at home?

Information submitted by AARP Idaho staff

Home modifications are things you can do in your home to improve accessibility and safety for you and your loved one. Home modifications include simple changes, such as improved lighting and removing fall hazards, to more complicated modifications, such as bathroom and kitchen remodels, to ramps and stairless entryways.

You can evaluate how accessible your home is and find out more about home modifications by downloading the AARP Homefit guide. This guide will give you practical advice about modifications you can do with minimal cost and effort (and when you should hire a professional).

AARP

- 🌐 Homefit Guide: aarp.org/homefit
- Toll-free phone to request your free guide:
- ☎ 1-888-687-2277

How can I find a trusted professional to complete home modifications to make my home safer?

If you decide to make modifications to your home, a good place to locate someone who has expertise in home modifications is the National Association of Home Builders (NAHB). It helps to find someone with the certified aging-in-place specialist (CAPS) designation, which is achieved through training and testing during a multicourse educational program. A certified aging-in-place specialist understands the unique needs of the older adult population and is knowledgeable about aging-in-place home modifications, common remodeling projects, and solutions to common barriers. CAPS designees are often remodelers, but designers, occupational therapists, architects and others frequently achieve this designation as well.

National Association of Home Builders

 nahb.org

A trade association for the home construction industry, the NAHB administers the Certified Aging-in-Place Specialist (CAPS) program and its website contains consumer-oriented homeownership and home remodeling information.

American Occupational Therapy Association

 aota.org

How do I pay for home modifications?

Most people pay for home modifications, such as wheelchair ramps, roll-in showers, grab bars, and lighting out of their own pockets.

There are a few government and private organizations that may help pay for home modifications. Contact the 2-1-1 Idaho Care Line for information on programs that may assist with home modifications.

2-1-1 Idaho CareLine

 idahocareline.org

 Dial 2-1-1

Source: assets.aarp.org/rgcenter/ppi/liv-com/fs168-home-modifications.pdf

9

What is Resource and Service Navigation?

*Information submitted by Courtney Keith,
Idaho Department of Health and Welfare*

Resource and Service Navigation identifies and develops resources to support struggling families so they can become more stable. Resource and Service Navigation is administered through the Idaho Department of Health and Welfare and helps people and families meet their basic needs by developing customized service plans focused on family strengths and community supports.

Where do I go as an older caregiver to create an independent living/transition plan for my adult child with a disability?

*Information submitted by Angela Lindig,
Idaho Parents Unlimited*

If you're caring for a child, Resource and Service Navigation can work with you to develop goals and action steps to help protect your loved one's health and safety. Resource and Service Navigation organizes and actively manages service plans; works with communities, agencies, and other Idaho Department of Health and Welfare programs to develop or assist in the stabilization of assets and resources; and provides assistance to needy families so children may be cared for in their own homes or in the homes of relatives.

You can get a referral for Resource and Service Navigation by calling the 2-1-1 Idaho CareLine.

2-1-1 Idaho CareLine

This statewide hotline can connect you with the resources you need.

 idahocareline.org

 Dial 2-1-1



You won't always be there for your child, and transition planning needs to begin as early as possible to ensure your loved one's independence. Older caregivers need to ensure their adult children with disabilities have the specific tools and resources they need. Planning for long-term caregiving may include:

- A special needs trust
- Guardianship or conservatorship
- Housing
- Employment
- Benefits
- Insurance
- Specific health-care needs

For more information about legal questions, including guardianship or conservatorship, see the Legal Information section of this guide. Several independent living centers throughout the state can assist you with any or all of this planning. (continued on page 66)

Disability Action Center Northwest

(serving Northern Idaho)

505 North Main Street

Moscow, Idaho 83843

☎ Toll-free: 1-800-475-0070

☎ Voice/TTY: 208-883-0523

☎ 208-883-0524

✉ Moscow@dacnw.org

Living Independence Network Corporation (serving Southwest Idaho)

1878 West Overland Road

Boise, Idaho 83705

☎ Voice/TTY: 208-336-3335

☎ 208-384-5037

✉ info@lincidaho.org

Living Independently for Everyone (serving Eastern Idaho)

460 Pershing Avenue, Suite A

Pocatello, Idaho 83201

☎ Voice/TTY: 208-232-2747

☎ 208-232-2753

✉ Dean Nielson, Executive Director:
dean@idlife.org

11

What resources support children who are in need of care?

*Information submitted by Angela Lindig,
Idaho Parents Unlimited*

If your child has a disability or special health care needs, you can find help through many agencies and organizations that assist in supporting children and families throughout the state.

Idaho Parents Unlimited connects families to information and resources through one-to-one assistance, community workshops and training events, and online and social media resources. Families with children 26 and younger — regardless of diagnosis — can find help through IPUL at no charge. IPUL serves as the statewide outpost of several national organizations, including the Parent Training and Information Center and Family Voices. IPUL's main office is in Boise, with two additional parent education coordinators serving in the northern and eastern regions of Idaho.

Idaho Parents Unlimited can assist you with:

- Sourcing specific therapies
- Locating durable medical equipment
- Schools or programs, including special education
- Respite care
- Medicaid or other insurance needs

- Special health programs
- Disability-specific support

Idaho Parents Unlimited

4619 Emerald St., Ste. E

Boise, Idaho 83706

 ipulidaho.org

 208-342-5884 or 208-342-1408

 Toll-free: 1-800-242-IPUL (4785)

 parents@ipulidaho.org

 facebook.com/IdahoParentsUnlimited

12

Are there clubs and/or recreational programs that my child with a disability can participate in?

*Information submitted by Angela Lindig,
Idaho Parents Unlimited*

Any club or recreational program that is available to children throughout the state may be able to accommodate your child without much difficulty, though there are plenty of groups that cater to kids with specific disabilities or special needs. Some are inclusive of children who don't have disabilities, and some are specifically designed for kids who do have them.

Check out your local parks and rec. Your city parks and recreation department may have programs for children

with disabilities, and their staff should be able to tell you about universally accessible playgrounds and playgroups within your town. Ask about city after-school programs or extracurricular activities for your child.

Find a disability-specific group. You may want to connect with your local chapter of Special Olympics, which features great recreational opportunities for kids with disabilities, or browse the list of opportunities in the resource index in the back of the book. Idaho Parents Unlimited, or IPUL, also can connect you with resources in your area at no charge.

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Idaho Special Olympics

 idso.org/public



RESOURCES



LEARN HOW TO PAY FOR LTC SERVICES

WHAT	WHO IS LIKELY TO PAY?			
	OUT OF YOUR POCKET	LONG-TERM CARE INSURANCE	MEDICARE	MEDICAID
CUSTODIAL HOME CARE	YES	YES*	NO	PERSONAL CARE SERVICES ARE COVERED IF YOU MEET ELIGIBILITY REQUIREMENTS
CERTIFIED NURSING ASSISTANT (CNA) OR PERSONAL CARE	YES	YES*	NO	YES***
PRIVATE DUTY RN AT HOME	YES	YES*	NO	NO
PHYSICIAN ORDERED SKILLED HOME CARE	NO	NO**	YES***	YES***
ASSISTED LIVING	YES	YES*	NO	YES***
PHYSICIAN ORDERED REHABILITATIVE NURSING HOME	NO**	NO**	YES***	YES***
NURSING HOME	YES	YES*	YES***	YES***
HOSPICE	NO**	NO**	YES***	YES***

* DEPENDS ON PLAN AND STARTS AFTER ELIMINATION PERIOD

** IF YOU HAVE MEDICARE AND MEET THE CRITERIA

*** IF YOU MEET ELIGIBILITY REQUIREMENTS

ELIGIBILITY FOR CARE SERVICES

WHAT	ELIGIBILITY FOR CARE SERVICES			
	OUT OF YOUR POCKET	LONG-TERM CARE INSURANCE	MEDICARE	MEDICAID
CUSTODIAL HOME CARE	ABILITY TO PAY	DEPENDS ON THESE FACTORS*	NO	PERSONAL CARE SERVICES ARE COVERED IF YOU MEET ELIGIBILITY REQUIREMENTS
CERTIFIED NURSING ASSISTANT (CNA) OR PERSONAL CARE	ABILITY TO PAY	DEPENDS ON THESE FACTORS*	NO	YES, IF YOU MEET THE ELIGIBILITY REQUIREMENTS
PRIVATE DUTY RN AT HOME	ABILITY TO PAY	DEPENDS ON THESE FACTORS*	NO	NO
PHYSICIAN ORDERED SKILLED HOME CARE	MEDICAID WOULD PAY BEFORE YOU WOULD	MEDICAID WOULD PAY IF**	YES, IF YOU MEET THE ELIGIBILITY REQUIREMENTS	YES, IF YOU MEET THE ELIGIBILITY REQUIREMENTS
ASSISTED LIVING	ABILITY TO PAY	YES, DEPENDS ON PLAN AND STARTS AFTER ELIMINATION PERIOD	NO	YES, IF YOU MEET THE ELIGIBILITY REQUIREMENTS
NURSING HOME	YES	YES***	YES, IF YOU MEET THE ELIGIBILITY REQUIREMENTS	YES, IF YOU MEET THE ELIGIBILITY REQUIREMENTS
HOSPICE	MEDICAID WOULD PAY BEFORE YOU WOULD	YES****	YES, IF YOU MEET THE ELIGIBILITY REQUIREMENTS	YES, IF YOU MEET THE ELIGIBILITY REQUIREMENTS

- Amount of daily benefit
- How long you have to wait and pay out of pocket before plan starts to pay (called elimination period)
- Types of services covered
- Your ability to complete certain daily tasks of living

** Medicare covers medically-necessary part-time or intermittent skilled nursing care, and/or physical therapy, speech-language pathology services, and/or services for people with a continuing need for occupational therapy. A doctor enrolled in Medicare, or certain health care providers who work with the doctor, must see you face-to-face before the doctor can certify that you need home health services. That doctor must order your care and a Medicare-certified home health agency must provide it. Home health services may also include medical social services, part-time or intermittent home health aide services, and medical supplies for use at home. You must be homebound, which means leaving home is a major effort.

*** Medicare covers semi-private rooms, meals, skilled nursing and rehabilitative services, and other medically-necessary services and supplies after a 3-day minimum medically-necessary inpatient hospital stay for a related illness or injury. An inpatient hospital stay begins the day you're formally admitted with a doctor's order and doesn't include the day you're discharged. To qualify for care in a skilled nursing facility, your doctor must certify that you need daily skilled care like intravenous injections or physical therapy.

**** To qualify for hospice care, your doctor must certify that you're terminally ill and expected to live 6 months or less. If you're already getting hospice care, a hospice doctor or nurse practitioner will need to see you about 6 months after you enter hospice to certify that you're still terminally ill.

General Resources

2-1-1 Idaho CareLine

- 🌐 211.idaho.gov
- 📘 facebook.com/pages/2-1-1-Idaho-CareLine
- 📞 TTY services: 208-332-7205
- ✉ careline@dhw.idaho.gov
- 📠 Fax: 208-334-5531
- 🌐 FACS Resource Library: 211.idaho.gov

Live Better Idaho

Easy-to-access website about Idaho Department of Health and Welfare Programs and other programs in Idaho of interest to families.

- 🌐 livebetteridaho.org

Insurance Resources

Senior Health Insurance Benefits Advisors Program (SHIBA)

- 📞 1-800-247-4422
- 🌐 shiba.idaho.gov

Your Health Idaho

- 📞 1-855-944-3246
- 🌐 yourhealthidaho.org

Child/Minor Care Resources

Idaho Parents Unlimited (IPUL)

IPUL assists families of children with disabilities and special health care needs.

- 📞 208-342-5884
- 🌐 ipulidaho.org

Idaho YES

This program serves families of children with significant mental health issues. Youth Empowerment Services
Lead Project Manager: Pat Martelle

- 📞 208-334-6680

Kincare

Kincare serves grandparents or other relatives replacing absent parents and caring for their children.

- 🌐 idahocareline.org/kincare/Kincare.html
- 📞 Dial 2-1-1

Child/Minor Care Activity Resources

Idaho Special Olympics

- 🌐 idso.org/public

Idaho Challenger Baseball

- 🌐 eteamz.com/idchallenger

Miracle League of Payette

- 🌐 miracleleagueofpayette.com

The Adventure Program (Boise)

📄 parks.cityofboise.org/activities,-classes-and-sports/adaptive-recreation/adventure-program/

Adaptive Wilderness Sports of McCall

📄 awesomeidaho.org/about-awesome.html

Recreation Unlimited at Bogus Basin (Boise)

📄 recreation-unlimited.org

CW Hog (Pocatello)

📄 2.isu.edu/outdoor/cwhog.shtml

Adaptive Skiing at Schweitzer (Sandpoint)

📄 schweitzer.com/plan/lessons-and-clinics

Higher Ground (Sun Valley)

📄 highergroundsv.org

The Adventure Island Playground (Meridian)

📄 adventureislandplayground.org

All Abilities Playground in Tautphaus Park (Idaho Falls)

📄 idahofallsidaho.gov/city/city-departments/parks-recreation/parks-reservations/tautphaus-park.html

Brooklyn's Playground (Pocatello)

📄 brooklynsplayground.org

Camp Rainbow Gold (Ketchum)

📄 camprainbowgold.org

Elder Care Resources

AARP

Join an online conversation and find resources.

📄 aarp.org/home-family/caregiving/?intcmp=AE-HF-CRC-TERTNAV-HOME

Centers for Independent Living

Three centers serve three regions of the state and are helpful resources for people with disabilities of any age and their families. Locate the Center for Independent Living near you on their website.

📄 silc.idaho.gov/idaho-centers-for-independent-living

Area Agencies on Aging

Your local Area Agency on Aging has an information and referral service. Click on the map to find your local agency.

📄 aging.idaho.gov/index.html

Idaho Commission on Aging

This state agency operates six outposts that offer meal and homekeeping services to older people and caregivers who are looking after children who are not their own.

📄 aging.idaho.gov/index.html

Disease-Specific Resources

Multiple Sclerosis Society, Idaho

This organization will help people with MS and their families find resources.

☎ 208-388-4253

The Alzheimer's Association 24/7 Hotline

☎ 1-800-272-3900

🌐 alz.org

Master's-level social workers are available to answer questions and provide ideas free of charge any time of the day or night. The Alzheimer's Association also provides support groups to help those caring for a loved one connect with and learn from others who share similar experience.

Alzheimer's Idaho

☎ 208-914-4719

🌐 alzyd.org

Provides in-home mini-mental status exams and behavior training for care partners free of charge. Alzheimer's Idaho also provides a support group for women caring for husbands living with dementia.

Area Agency on Aging in Lewiston

🌐 [cap4action.org/AIIAAAADRChtm#
FamilyCaregiverResources](http://cap4action.org/AIIAAAADRChtm#FamilyCaregiverResources)

☎ 1-800-877-3206

The agency offers a free special support program for caregivers of persons with dementia.

National Institute on Aging Alzheimer's Disease Education and Referral Center

🌐 nia.nih.gov/alzheimers

☎ 1-800-438-4380

✉ adear@nia.nih.gov

You can order or view the booklet "Caring for a Person with Alzheimer's Disease: Your Easy-to-Use Guide" from this agency. Their webpage offers many tip sheets about caring for someone with Alzheimer's disease.

U.S. Department of Veterans Affairs

All caregivers of people with dementia can access the training on this page, which includes modules on problem behaviors.

🌐 ruralhealth.va.gov/education/dementia-caregivers

Epilepsy and Seizures Helpline

You can contact this resource 24 hours a day, seven days a week.

🌐 epilepsy.com/helpline

☎ 1-800-332-1000

☎ en Español: 1-866-748-8008

Veterans Resources

Legacy Corp in Boise

This group serves caregivers of military families.

🌐 jannus.org/program/legacy-corps

☎ 208-336-5533



Veterans Crisis Line Website

If you are a veteran, caring for a veteran, or concerned about a veteran, start here.

📄 veteranscrisisline.net/

☎ 1-800-273-8255

Idaho Division of Veterans Services

📄 veterans.idaho.gov

Online Caregiving Management Resources

Lotsa Helping Hands

This website lets you create a task and manage the volunteers who want to help (at no charge).

📄 lotsahelpinghands.com

Online Caregiver Support

Caregiver Space

This online community is for caregivers of people of all ages.

📄 thecaregiverspace.org

Caregiver Action Network

This group maintains an online caregiver forum that operates 24 hours a day, and you'll find plenty of other helpful information on the site.

📄 caregiveraction.org/forum

Caregiver Online Support Group

This unmoderated group supports families, partners,

and other caregivers of adults with disorders such as Alzheimer's, stroke, brain injury, and other chronic, debilitating health conditions.

📄 lists.caregiver.org/mailman/listinfo/caregiver-online_lists.caregiver.org

📄 [FAQs: caregiver.org/caregiver-online-faq](http://FAQs.caregiver.org/caregiver-online-faq)

Recommended Reading for Alzheimer's/Dementia Care

Many books are available that address various behavioral expressions, including:

- *"The 36-Hour Day"* by Nancy L. Mace, M.A. and Peter V. Rabins, M.D., M.P.H
- *"Creating Moments of Joy"* by Jolene Brackey
- *"Learning to Speak Alzheimer's"* by Joanne Koenig Coste
- *"The Best Friends Approach to Dementia Care"* by David Troxel and Virginia Bell

Financial Resources

Alzheimer's Disease Education and Referral Center

This center, housed within the National Institute on Aging, distributes financial planning information.

📄 nia.nih.gov/alzheimers/topics/caregiving

Alzheimer's Association

This national organization includes a financial planning center.

📄 alz.org/care/alzheimers-dementia-financial-legal-planning.asp

National Senior Citizens Law Center

These resources are focused specifically on the elderly.

📄 nsclarchives.org

Senior Planning Services

This for-profit site includes a good financial planning overview.

📄 seniorplanningservices.com/2016/06/20/financial-planning-tips-working-caregivers

Idaho Centers for Independent Living

Idaho Centers for Independent Living can assist with financial management of payroll taxes and withholding for care contracts.

📄 silc.idaho.gov/idaho-centers-for-independent-living

Equipment Resources

Area Agencies on Aging

Your local Area Agency on Aging has an information and referral service that can help you find low-cost

equipment. Click on the map to find your local agency.

📄 aging.idaho.gov/index.html

Idaho Centers for Independent Living

One of these centers may be able to guide you to low-cost equipment resources. Click on the map to find the one nearest you.

📄 silc.idaho.gov/idaho-centers-for-independent-living

Idaho Parents Unlimited (IPUL)

IPUL assists families of children with disabilities and special health care needs and may be able to help you find low-cost medical equipment.

📄 ipulidaho.org
☎ 208-342-5884

2-1-1 Idaho CareLine

Contact this free statewide community information and referral service to find low-cost medical equipment.

📄 211.idaho.gov
☎ Dial 2-1-1 or call toll-free 1-800-926-2588

Legal Resources

DisAbility Rights Idaho

Legal Director Amy Cunningham

📄 disabilityrightsidaho.org
☎ 866-262-3462
✉ info@disabilityrightsidaho.org

Idaho State Bar Association Lawyer Referral Service

📄 isb.idaho.gov/member_services/lrs/lrs_main.html

📞 208-334-4500

✉ lrsreq@isb.idaho.gov

Senior Companion Programs

Panhandle Health District Senior

Companion Program

📄 panhandlehealthdistrict.org/home-health/senior-companion-program

College of Southern Idaho Office on Aging

📄 sites.google.com/site/csiofficeonaging/senior-companion-program

How to Provide Care Resources

Aging Life Care Association

📄 aginglifecare.org

Center for Independent Living

📄 silc.idaho.gov/idaho-centers-for-independent-living

📞 1-800-487-4866

📄 Caregiver.org

Resources by Health Issue or Condition

📄 caregiver.org/resources-health-issue-or-condition

Disability.gov Guide for Family Caregivers

📄 disability.gov/resource/disability-govs-guide-family-caregivers

Choosing a Care Facility Resources

Elder Law Answers

📄 elderlawanswers.com/checklist-factors-to-consider-in-selecting-a-nursing-home-12146

Publications.USA.gov

📄 publications.usa.gov/USAPubs.php?PubID=5337

Aging Parents and Elder Care

📄 aging-parents-and-elder-care.com/Pages/Elder_Care_Checklists.html

You can also find this guide online:

aarp.org/id

[@aarpidaho](https://www.facebook.com/aarpidaho)

CAREGIVER RESOURCES

Visit the AARP Caregiving Resource Center for information, tools, and resources for caring for a loved one at aarp.org/caregiving or call **1-877-333-5885**

For Spanish resources visit aarp.org/cuidar or call **1-888-971-2013**



601 E Street NW, Washington DC 20049 | AARP Caregiving Support 1-877-333-5885 | www.aarp.org/caregiving



250 SOUTH 5TH STREET #800, BOISE, IDAHO 83702 | TEL: 866-295-7284 | AARP.ORG