

# URBAN AGING NEWS

Urban Aging L3C

FREE

Issue 30 | Fall 2022

## Annual Caregiver Issue

Info, Insight, & Inspiration for Metro Detroit's Maturing Adults

# Caregivers on the Front Line



*Mariea Claxton, who has dementia, receives loving care from full-time caregiver/daughter Doria Rainey.*

PHOTOGRAPHER: TODD MCINTURF, THE DETROIT NEWS



*Nakia Gaither tends to the swollen feet of her mother, Dorothy Gaither.*

PHOTOGRAPHER: ANDY MORRISON, THE DETROIT NEWS



*Rosa E. Hunter said her 94-year-old mother, Rosa L. Hunter started showing signs of dementia in her late 70s when no one in the family knew how to manage it.*

PHOTOGRAPHER: JOHN GREILICK, THE DETROIT NEWS



*Rosa E. and her mother Rosa L. exercise and bond on their walks.*

PHOTOGRAPHER: JOHN GREILICK, THE DETROIT NEWS

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5 Steps to Leap Legal Hurdles. See page 15

Tips for Caregiver Self-Care. See page 24



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## CONTACT INFORMATION:

**313-396-5492**

**Faiza Najar**  
Regional Ombudsman

*Don't Go It Alone*

The MLTCOP is just one of many services available to you through the Detroit Area Agency on Aging. **DAAA is your gateway to information, resources and caregiver support** to maintain the independence of seniors and adults living with disabilities in our community

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## CAREGIVERS



### ON THE FRONT LINES

Since 2015, I have continuously published Urban Aging News with the primary mission of connecting caregivers of elder loved ones with the resources and tools to make their caregiving an easier journey. Consistently I had heard that people either didn't know where to turn for services or that there was no help for family caregivers. So, I took it upon myself to assist the metro Detroit offices of Area Agency on Aging and other senior services providers to more broadly promote their services. While I am honored to do this work - researching resources and staying abreast of aging issues, while educating on the needs of caregivers - it gets to be pretty lonely at times. So, imagine how elated I was when the New York & Michigan Solutions Journalism Collaborative invited me to join its inaugural project, Invisible Army: Caregiving on the Front Lines. The Collaborative is a group of

news, academic and community organizations that pools resources to produce rigorous reporting on the challenges experienced by caregivers and older adults. To ensure broad coverage, each news outlet has permission to reprint the work of other member outlets. The caregivers on our cover first appeared in The Detroit News, in a cover story. Unpaid, Overworked Mich. Caregivers Near Breaking Point was published in the News on Friday, September 18. I won't spoil the read, but you can conclude from the title and the accompanying pictures that a disproportionate number of Michigan's struggling caregivers are people of color. Michigan, unfortunately, ranks 30th in the country in services and support

for long-term care needs. Hopefully, this coverage will bring wider attention to the challenges faced and will ultimately lead to legislative action to increase caregiver support. To read the free article online, go to [www.detroitnews.com](http://www.detroitnews.com) and enter "caregivers" in the search bar.

This timely piece aligns well with our annual fall caregiver issue and with November's Family Caregivers Month designation. We encourage you to share this issue. Also, for more caregiver resources and tools visit our website, [www.urbanagingnews.com](http://www.urbanagingnews.com). As we suggest on page 24, the caregivers in your life could use your help and that's why we compile and update the resources to serve them.



And finally, we'll continue spotlighting vibrant older adults in our Super Agers feature, returning in our winter issue. If you are, or you know someone who should be featured, please let us know as well! We'd love to tell their inspiring and encouraging story.

Happy Aging,

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# Have You Heard?

## Direct-to-Consumer Sales of Over-the-Counter Hearing Aids

By Patricia Anstett



Get ready. An advertising blitz timed to hit when new federal changes go into effect will promote the greatly expanded number of retail and internet sites selling over-the-counter hearing devices directly to consumers for as little as \$89 a pair.

The ads promise: “Hassle-free; lowest price on the market.” Then, “Invisible hearing aids” will “transform your hearing,” another company claims. “Ridiculously advanced; ridiculously affordable; financing available,” another ad on Facebook/Meta claims. Click here for a free hearing aid trial, another promises.

This new category of over-the-counter personal sound amplification devices, as the federal Food and Drug Administration classifies them, is for people with mild to moderate hearing loss. You don’t need to see a hearing professional to purchase one. The Hearing Loss Association of America said in a statement that the products will “facilitate increased competition, enhance quality and improve transparency” of amplification devices that have been sold online for the last five or more

years. By October, many more retail stores and online sites will offer them.

Federal officials estimate \$2,800 in savings for the average consumer. Standard hearing aids require patients to visit a hearing professional and can cost at least \$3,000 to \$4,000 and possibly up to four times more. However, health insurance may not cover all or any of the cost of these consumer purchased hearing devices.

The drawbacks of over-the-counter amplification devices include the fact that they may be sold without warranties and return policies, leaving the consumer with a problem if something goes wrong. Without a professional to fit your devices, consumers may be on your own figuring out how to use or adjust them. “Buyer beware,” is the advice of Jill Courson, PhD, the lead audiologist at Ascension St. John Hospital in Detroit. She and other audiologists worry about transactions that don’t involve professional assistance saying that, for example, consumers may set volumes too high and worsen their hearing loss. “When you go to an audiologist for a hearing aid there’s a support system to make adjustments and provide help,” Courson says.

It will take a while to see if these new devices will improve overall hearing among the senior population. Now, only about one fifth of Americans who could benefit from one try to use them. Untold thousands more buy them but don’t use them regularly because they are unsatisfied with how they look or work.

John Armaly of Grosse Pointe Shores, who is 73, has both over-the-counter and traditional hearing aids. He says he still struggles to hear in loud restaurants no matter which type he’s using. He first tried the over-the-counter devices five years ago, buying them on the internet. But when they failed to help him hear in noisy restaurants, he bought a traditional pair a few years ago. They “helped calm down the background noise” but not

enough, he says. He also struggles to hear high-pitched voices with either type of aid. He cleans each daily, using the amplification ones in the gym or when he is out walking and the traditional ones for most other uses.

“To this day, I don’t see much of a difference” between the two types, he says.



*Patricia Anstett was the medical writer for the Detroit Free Press for 22 years. She has written two books, including one widely available in public libraries and on Amazon on breast cancer surgery options. She has been inducted into the Michigan Journalism Hall of Fame and named an outstanding alumna of Michigan State University’s College of the Communication, Arts and Sciences. In the year ahead, she will be investigating the financial burden of breast cancer on aging patients through a fellowship from the Gerontological Society of America.*



## FACTS YOU NEED TO KNOW ABOUT OVER-THE-COUNTER HEARING AIDS

**WHAT THEY ARE:** Amplification devices that can be purchased without seeing a doctor or audiologist, so you may be the only one deciding just how mild or moderate your hearing loss is, and therefore which device to buy.

**WHO ARE THEY FOR:** Amplification devices are for people with mild-to-moderate hearing loss. They are not for people with pain, discomfort or ear drainage problems, or for those with hearing loss or ringing in one ear, as those problems could indicate another underlying medical issue.

**COST:** They can run as low as \$89 a pair and as much as \$1,000 or more. If you have insurance that covers hearing aids, you still may need a doctor's prescription before you can get your health plan to pay part of the cost.

**WHO REPAIRS & MAINTAINS THE DEVICE:** Ask if the manufacturer allows returns, warranties and repair or replacement provisions. Hearing aids typically have warranties of up to three years and small fees for replacement, maintenance and loss. Many manufacturers let you try out a device and return it within 30 days for a full refund.

**TECHNICAL INNOVATIONS IN TRADITIONAL HEARING AIDS TO CONSIDER:** Traditional hearing aids have undergone their own revolution. Today's models are easily rechargeable and programmable when synced to a smart phone, eliminating the need to change batteries frequently. By pushing a small button on the device, you can stream the sound from phone calls, audio books, podcasts and music.

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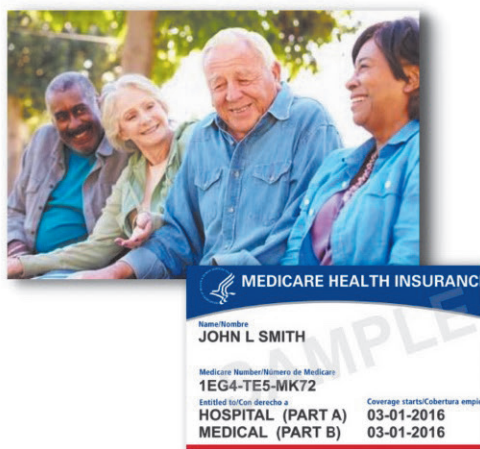






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# Check Out These Additions to 2023 Medicare Plans!

By Kim Parker



You've heard the saying "Ask, and ye shall receive?" Well, insurance professionals like me have asked – on behalf of our Medicare communities, that is - and now health plans are all set to deliver!

Medicare health plan extras are explored year after year, in response to expressed need and community concerns. In response, many health plans have chosen to enhance certain extras in the 2023 plan year. Check!

Health plan benefits and extras must be approved by the Centers for Medicare & Medicaid Services and the Michigan Department of Insurance and Financial Services before they can be offered to the public. CMS also regulates when insurance professionals can talk to Medicare beneficiaries about new plan features and ratings for the next year.

**October 1st of each year** is the magical date when advisers and agents can begin sharing the next year's plan details with beneficiaries. During this Annual Enrollment Period, find out if any of these enhancements have been added to your health plan:

- **Over-the-counter allowance roll-over? Check!**

No more "use it or lose it" on this benefit. Beneficiaries will now be able to roll-over unused OTC allowance throughout the plan year, from January 1 - December 31, to use on qualified items.

- **Healthy foods included with OTC items? Check!**

Gone is the "one or the other" strategy for OTC and Healthy Foods benefits. Offering healthy foods along with OTC items will help lessen food insecurity and the strain of costly dietary requirements that some beneficiaries may experience.

- **Flex(card)-ibility of allowance spending? Check!**

Offering a "flex card" to be used for benefits like dental, vision, and hearing, in addition to certain utilities and bill payments now being covered in the guidelines, is a win for many beneficiaries. Every little bit helps for those with fixed incomes and limited resources.

- **Zero-dollar copays once inside the donut hole? Check!**

The Part D coverage gap, called a "donut hole," means that after you and your drug plan have spent a certain amount of money for covered drugs, you have to pay all costs out-of-pocket for your prescriptions up to a yearly limit. By offering relief on one or more drug tiers, once inside the donut hole, health plans will save beneficiaries hundreds – if not, thousands – in drug costs.

- **Transportation to grocery store or to hit the gym? Check!**

Transportation barriers have been addressed, with (limited) transportation benefits for qualified members - but for now only on very few plans in specific counties. Dual Special Needs Plans include transportation primarily to and from health-related locations. The addition of transportation to grocery shop or to workout is great for aging individuals who rely on others to get around.

- **In-network services and cost-share when traveling, nationwide? Check!**

Why be restricted to only emergency and urgent care services while on

vacation or "snow birding" south for the winter? Having in-network benefits at your disposal during travel will be a comfort and relief for those requiring routine services.



Owner and principal adviser of Forty7 Benefits, Kim Parker is an independent insurance adviser focused on helping individuals, families, and employers make informed decisions on insurance coverage and benefits. Contact Kim at 810.350.4117 or [kim@47benefits.com](mailto:kim@47benefits.com).

## Support to be a more Confident Caregiver

If you're caring for a loved one with a serious illness and want to keep them at home, Hospice of Michigan can help.

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## An Anonymous Caregiver's Take: How to Get Siblings Engaged



My siblings weren't helping with caregiving for mom and dad, and I was furious. Weren't they their parents too? Rather than remaining angry and severing family relationships forever, I came to the realization that my anger didn't help. Then I decided on a different approach to engage siblings who were clearly uncomfortable with hands-on caregiving. Instead of asking them to help with the daily tasks of caregiving, I asked them to help me out by performing tasks

that were less threatening and scary for them - but very helpful to me. This, I reasoned, might be a strategy to get them to contribute to the cause - and it worked! Maybe it will help you, too. Although your list may differ, here're some ideas of tasks that you might delegate to others - especially when they ask, "What can I do?"

- Take the car to be serviced
- Sit with parents while I go to the gym, movies, or a medical appointment
- Clean and organize the pantry, garage, closet, drawers, etc.
- Pick up the groceries, or medications from the pharmacy
- Keep relatives and family friends updated on our parents' health
- Make meals for the freezer
- Schedule and/or attend medical appointments
- Research medications, healthcare products, diseases or local program offerings
- Complete, submit and follow up on the cumbersome Medicaid, the Veterans Administration's Aid & Attendance or other applications
- Research, evaluate and decide on an adult day care program
- Take me to lunch!

Indulging your siblings' preferences is probably one of the last things on your mind while caregiving, but trying this just might help.

## Lori's Hands: Intergenerational Support for Aging in Place

By Maggie Ratnayake & Christina Marsack-Topolewski

Lori's Hands is a program that pairs trained student volunteers with older adults who are living with chronic illness, resulting in mutually beneficial partnerships that allow older adults to age in place with dignity. The community and health-based service learning program launched a Ypsilanti chapter earlier this year, in partnership with Eastern Michigan University and a grant from the Michigan Health Endowment Fund. The nonprofit - which also has chapters in Newark, Delaware and Baltimore, Maryland - serves more than 170 adults with chronic illness and involves 400 student interns and volunteers annually.

Lori's Hands meets a critical gap in care among community-dwelling adults with chronic illnesses and their caregivers. Researchers at Michigan universities have found that one in five older adults reports being socially isolated and that social support can prevent depression in older adults.

But the more than 40 million people in the U.S. who provide unpaid care for a loved one also experience a significant source of stress and anxiety by doing so. In Michigan, approximately 22.6% of adults over 45 have been a caregiver to a friend or family member.

Lori's Hands supports the older adult and provides much-needed respite to caregivers, through a program of weekly visits from student volunteers. The

students offer clients and caregivers companionship and social support, as well as assistance with practical tasks such as doing the grocery shopping, laundry, and meal preparation. In turn, clients provide students, many of whom are studying for careers in healthcare, the opportunity to learn about the lived experience of those with chronic illness and those in the community who are aging.

# Lori's Hands

Community Health Service Learning



Research suggests that participation in Lori's Hands has a positive impact on both students and clients. The University of Delaware's Center for Research in Education and Social Policy found that Lori's Hands clients reported decreased feelings of loneliness, an increase in

feeling supported with household tasks, and an increased appreciation for the younger generation. Students reported benefiting from increased communication skills, new career path interests, and real-world learning - all as a result of participation in the program. The mutuality of benefit and the special connections that are made between students and clients make Lori's Hands a truly unique organization.

Lori's Hands is currently enrolling student volunteers and clients in the metro Detroit area, specifically in Washtenaw and Wayne counties. Call 734. 896.5674, or visit [www.lorishands.org](http://www.lorishands.org) to learn more or to make a referral.



# Mobility Challenges? Quick Ways to Make Your Home Accessible

By Brandy Archie, PhD



Life can change quickly and the sudden onset of mobility challenges requires quick solutions to complex problems. For example, a fall can lead to a broken hip and hospitalization. But before you know it, the hospital is ready to discharge, often with just a day or two to prepare. Often you'll be taking a loved one home using a wheelchair. There are some simple fixes that work in most situations to help you get by.

## Getting into the house

- **Ramps** – Homes with stairs at the entry pose the largest barrier for coming home. If you have one to two steps, consider getting a portable metal ramp. It's more affordable than hiring someone to build the ramp, and much quicker too. It also doesn't require permanent changes to the home and can be easily moved to another location if needed. Tip: To be sure you get the correct length, either engage an expert or consult a resource for precise measuring instructions.
- **Railings** – If your loved ones can walk up the one or two stairs with help, consider adding a grab bar at the doorway. You may choose

to install a railing that just requires someone skilled enough to secure it.

## Using the bathroom

- **Commodes** – If getting to the toilet is going to be hard, consider a bedside commode which can be used anywhere easily.
- **Toilets** - You can also add rails to the toilet if the current height is suitable, or add a commode to increase height and provide rails. You can also increase the height of the toilet with a riser that fastens securely to the toilet bowl. Tip: Avoid the models with twist locks on the front unless your loved one can check and tighten it regularly, as they tend to loosen over time.
- **Showers** – Grab bars provide stability. A chair or bathroom bench that is the right height and has armrests provides stability as well. Even those who want to stand can use a chair in the shower to sit when tired, lowering the risk of a fall.
- **Tubs** – Stepping over the edge of a tub requires the ability to balance on one foot while lifting the other leg, and that can sometimes be unsafe. This physical motion is impossible if the loved one has a leg that is non-weight-bearing. In that case, try a tub transfer bench. Two legs of the bench sit outside the tub while the other two are in the tub, creating a bridge. Your loved one sits on the edge of the bench and, while seated, swings one leg at a time and slides into the tub area while still sitting securely on the bench. This allows them to get a shower safely without worrying about balance.

## Getting a good night's rest

- **Bed rails** – Getting into bed can also be a challenge, especially when transitioning from a hospital bed. Luckily, you can add a bedside rail to a regular bed to provide that easy hand hold for the leverage needed to get in the bed safely.

- **Bed wedges** – Another helpful feature of a hospital bed is the ability to elevate the head or feet. Sometimes this is necessary to manage swelling in the legs or difficulty with breathing. If you aren't in the market for an adjustable bed, try a bed wedge to elevate the head and a wedge pillow to elevate the feet. They're simple and affordable, and if you don't need one forever, you haven't made expensive permanent changes.

These are just a few ways to quickly adapt a home to accommodate mobility challenges. For more specific recommendations on your loved ones' needs, check with an occupational therapist or reach out to us at [www.accessableliving.com](http://www.accessableliving.com) for a free, virtual home assessment.

*Brandy Archie PhD is founding director of AccessAble Living, helping caregivers adapt the home and other environments to fit the safety needs of older adults. She earned a doctorate in occupational therapy from Creighton University, and is a certified specialist in both Living in Place and Low Vision Therapy.*

## AccessAble Living App

Now in development, an app called AskSAMIE which combines technology and clinical knowledge to create accessibility equipment recommendations that are tailored to each person's disability and environment. Visit [www.accessableliving.com](http://www.accessableliving.com) for an alert when the app is ready.





## Kidney Disease and Patient Care

By Joyce Williams, BSN, MA  
National Kidney Foundation of Michigan



of Michigan

Most people will be caregivers at some point in their lives, possibly more than once. Caring for an older loved one with chronic kidney disease can be overwhelming, frightening and frustrating. At least 30% of people with CKD are 65 years old or more. According to the National Kidney Foundation, adults over 70 years old are the fastest growing segment of the kidney dialysis population.

Time together can often be the most important caregiving gift of all. When Maysaa Chammout's grandfather, who died last year from kidney failure, was having dialysis three times a week, she would often visit and talk to him during his treatments. "He was very scared because he did not speak or understand English," recalls Maysaa. "It was such a huge part of his life and my life to be together. It meant so much to him."

The National Kidney Foundation of Michigan is a nonprofit committed to improving the lives of Michigan residents with CKD and empowering their caregivers with the information and support that allows them to make their time together quality time. The foundation offers the following resources for those caring for older patients:

**NKFM Call Line:** provides support and information about kidney disease and resource navigation at 800-482-1455 or [patientservices@nkfm.org](mailto:patientservices@nkfm.org).

**NKF Peers and NKF Kidney Communities:** Both programs are safe ways for people to connect. NKF Peers is a way to connect via phone with people who have had similar experiences. NKF Kidney Communities

are online and offer a supportive place to share experiences and ask questions. Call 800-622-9010 or [info@kidney.org](mailto:info@kidney.org).

**NKF Cares:** A patient information help line that supports people affected by kidney disease and their caregivers. 855-653-2273 or [nkfcare@kidney.org](mailto:nkfcare@kidney.org).

**Kidney PATH:** NKFM's no-cost eight-week workshop for those with kidney disease and their caregivers offered over Zoom. Participants learn strategies to deal with pain, fatigue, and difficult emotions. They create personal action plans and set practical, achievable goals.

**A Kidney PATH toolkit** is available for those not online. It features self-directed, home learning with telephone support. Calls are held once per week with a small group to review weekly activities. 800-482-1455 or visit [www.nkfm.org/kidney-path](http://www.nkfm.org/kidney-path).

The NKF has the following tips for caregivers:

- Learn as much as you can about CKD, including how kidneys work and what kidney disease does to them.
- Understand that dialysis affects the elderly differently than younger people. It can cause increased fatigue after treatment. Forced immobility can affect your loved one's physical activity goals.
- Ask for a referral to a dietitian because your loved one's diet is part of the treatment plan. Their diet may be very specific, depending on the stage of kidney disease, if they are on dialysis, and what type of dialysis.

Visit [www.nkfm.org](http://www.nkfm.org) and [www.kidney.org](http://www.kidney.org) for more resources.

## Embrace the possibilities



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# Medicare Open Enrollment Period

October 15-December 7



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## Medicare Advantage Plans

Review Health Plan  
options through  
Medicare Part C. They  
can offer Prescription,  
Dental, Vision, and  
Hearing coverage, all in  
one plan.



## Make sure your medications are covered.

All plans have their own druglist  
formulary, Make sure the plan  
you choose, covers all of your  
medications.



## Beware of Marketing fraud.

Understand the type of  
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BEFORE signing up to avoid  
problems or even fraud,

If a company uses false  
information to mislead you into  
joining a Medicare plan, that's  
fraud.



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# BEEN SCAMMED? HERE'S HOW TO STRIKE BACK!

By Alan Fisk



Retired lawyer Barry Kelman was on his smart phone recently, renewing a TV streaming channel using his credit card, when a “Help” number popped up. Thinking he had to make contact to complete the transaction, the 75-year-old Oakland County resident called and gave his Visa card number to the operator on the other end. Then the phone line went blank. Suspicious, Kelman called Visa directly and found out that his credit card number had been used to charge \$650 in Amazon gift cards. Just that quick.

Kelman is among millions of Americans over age 60 who fall victim to some type of financial fraud or confidence scam each year, at a cost of some \$3 billion, according to a 2021 FBI report on what the agency calls elder fraud.

While Visa gave Kelman credit for his loss, many victims are not so lucky. Criminals gain their targets’ trust via computers, phones and the mail - or through TV and radio messages. Once successful, the FBI says, scammers are likely to keep a scheme going.

Why are the elderly popular targets? Dr. Peter A. Lichtenberg, director of the Wayne State University Institute of Gerontology, which studies aging, says he sees two major reasons: “One, they have more regular income than other age groups — Social Security, pensions, savings. And two, some of the changes

with aging, like disability, loss, retirement, make older adults more accessible for certain scams.”

Additionally, says the FBI, seniors may not report fraud because they don’t know how to, or may be ashamed at having been scammed.

## THESE ARE THE SCAMS TO LOOK OUT FOR

Common elder fraud schemes tracked by the Federal Trade Commission, the FBI and state attorneys general include:

**Romance scam:** Criminals pose as interested romantic partners on social media or dating websites to cash in on the elderly victim’s desire for companionship.

**Tech support scam:** Criminals offer to fix non-existent computer issues, gaining access to the victim’s devices and sensitive information.

**Grandparent scam:** Criminals pose as a relative, usually a child or grandchild, claiming to be in desperate and immediate financial need.

**Government impersonation scam:** Criminals pretend to be government employees and threaten to arrest or prosecute victims unless they pay a supposed fine.

**Sweepstakes/charity/lottery scam:** Criminals claim to work for legitimate organizations to gain the victim’s trust and donations, or claim they have won a foreign lottery that can be collected for a “fee.”

**Home repair scam:** Criminals go door to door and charge in advance

for home improvements they never provide.

**Family/caregiver scam:** Relatives or acquaintances of elderly victims take advantage of them to get their money.

**TV/radio scam:** Criminals target potential victims using illegitimate ads about legitimate services, such as reverse mortgages or credit repair.

Some TV and radio ads may not be scams, but instead are misleading. Shari Smith, manager of the Medicare Medicaid Assistance Program at the Area Agency on Aging 1-B, which covers six Southeastern Michigan counties, says she’s often asked about Medicare Advantage infomercials featuring Joe Namath, Jimmie “JJ” Walker and other personalities.

“The issue with these commercials is not that they are dishonest but that they tell viewers they ‘may’ be eligible for services, a word people may not pay attention to,” Smith says. “Viewers don’t usually read the disclaimers on the screen — that specify that ‘extras’ are for people who are eligible for both Medicare and Medicaid, or may come at an additional cost. So, they sign up for a plan and learn that they aren’t eligible for extras, or have to pay for them. If they don’t have Medicaid, they’ll have to wait a full year to change their Medicare plan.”

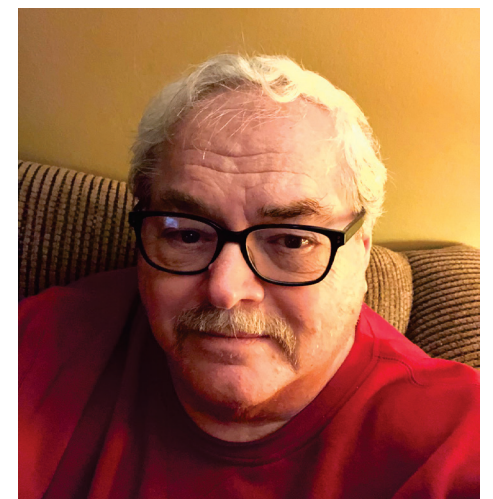
## THIS IS HOW TO STRIKE BACK!

To report elder fraud and try to recover lost monies, the main investigative agency is the FTC at [www.reportfraud.ftc.gov](http://www.reportfraud.ftc.gov), or 1.877.382.4357. Also inform your

local FBI office, local police, and any bank, credit-card issuer and legitimate businesses that may be unwittingly involved. Give details, including:

- Names of the scammer and/or company.
- Dates of contact.
- Phone numbers, email and mailing addresses and websites used by the scammer.
- Where and how you sent funds, including wire transfers and prepaid cards.

Ultimately, experts warn to be cautious of any unsolicited phone calls, mailings and door-to-door offers. And never give or send personal information, money, jewelry, gift cards, checks, or wire information to unverified people or businesses.



*Alan Fisk was an editor and reporter at numerous publications including The Detroit News and The New York Times, over 50 years. In retirement he has taught journalism at the University of Michigan and has written many freelance articles. He enjoys babysitting his two grandchildren and, with his wife, watching horse racing and baseball.*





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## Keeping PACE with Aging: Day Care & In-Home Assistance

Michigan is among the fastest aging states in the nation. This is according to 2019 reporting on the Network of Age-Friendly States, an AARP program. "By 2030, roughly 24% of Michigan's population will be 60 and older — an increase of 32% since 2012," according to Second Wave Media.

This means ways must be found to care for the aging population - and quickly! One answer is the Program of All-Inclusive Care for the Elderly. PACE participants report that they are healthier, happier, and more independent than those in other care settings -- according to a U.S. Department of Health and Human Services study.

PACE is a national program funded by Medicare and Medicaid with 147 affiliated programs operating in 32 states. PACE Southeast Michigan is the pioneer PACE program in Michigan and has been providing comprehensive care to older adults and support to caregivers since 1994. It has seven centers located in Detroit, Dearborn, Eastpointe, Pontiac, Southfield, and Sterling Heights.

PACE is a unique health plan that provides integrated care to eligible older adults who are 55 and older, living with chronic illness, and who want to remain in their own home. While most PACE participants are dual-eligible for Medicare and Medicaid, there is also a private-pay option for those who do not qualify for Medicaid.

PACE Southeast Michigan provides a community setting in their day health centers, where participants enjoy delicious meals, feel purposeful, participate in recreational activities,

and receive the medical care they need. Transportation to and from the day health centers and medical appointments is provided at no charge. In-home support is also offered.

In its nearly 30 years, PACE Southeast Michigan has served thousands of participants and their caregivers. Caregivers benefit from the PACE program by having the option for respite care, the ability to work while their loved one is safe and cared for at the day health center, full participation in developing the participant's care plan, resources to help find appropriate housing for a loved one, access to support groups for spiritual care, and other aids that help lighten care responsibilities.

Additionally, twice a year, each PACE Southeast Michigan center hosts Caregiver Dinner and Dialogue sessions. They provide an opportunity for caregivers to visit the center, meet the care teams and ask questions, receive education, and get organization updates. PACE Southeast Michigan benefits from caregivers' advice and recommendations on matters including quality of care, improvement plans, and dissemination of essential information.

"The support and services we provide is not just for our participants," said Mary Kummer Naber, president and CEO of PACE Southeast Michigan. "It is also for the important and altruistic people in their lives who care for them. We want to make sure they have the resources they need to continue caring for their loved one."

To learn more, call 855.445.4554, or visit [www.pacesemi.org](https://www.pacesemi.org).





# Advice for Caregivers: Five Steps to Leap Legal Hurdles

By Norman E. “Gene” Richards



Family members of aging loved ones are increasingly stepping into the role of helper or caregiver. Fulfilling these responsibilities requires a great deal of time, energy and focus. To make the job easier, caregivers should be able to act with minimal complication and resistance - but all too frequently, caregivers instead struggle to overcome legal hurdles when making decisions for their charges. There are five steps caregivers should take to eliminate frustrating, and often costly, legal challenges.

**1. Determine the legal authority needed.** If an aging person merely needs guidance or prompting with decision-making, this can usually be accomplished informally. If, on the other hand, the caregiver must step in and act on behalf of the aging person, this will require formal (or legal) authority. Legal authority to act on a person's behalf comes from one of two sources: (i) through powers of attorney for financial and health care decisions, called POA authority, or (ii) through guardianship and conservatorship authority obtained through a probate court, called court authority. Generally, POA authority is preferred over court authority. Going to court should be a last resort such as when there is no POA in place, or if the POA is defective or rejected.

Each of these sources of authority has advantages and disadvantages. For example, POA authority is more efficient and less costly than court authority, but it is also less powerful and more likely to be abused than court authority. Financial institutions

may reject POA authority while medical care providers may accept it without question. POAs may be impotent if specific language is omitted from the document. And, since POA authority does not override the aging person's will, court authority may be the best solution if the aging person insists on making bad decisions. It is important to determine as early as possible the types of decisions that will be involved and whether the aging person resists the assistance of the caregiver. Regardless of the source of authority, the goal is to have a decision maker with the authority to make appropriate decisions with the least amount of resistance.

**2. Prioritize Power of Attorneys.** POAs come in two varieties:

- Patient Advocate Designations, called PADs: The aging person, or “patient,” gives another person, the “patient advocate,” the power to make medical treatment decisions if the patient is physically or mentally unable to do so. This document may also give authority over end-of-life decisions.
- General Durable Power of Attorney, called GDPOAs: The aging person, or “principal,” gives another person, the “agent” or “attorney-in-fact,” the power to enter into financial and legal transactions on behalf of the principal. The authority continues even if the principal later becomes incapacitated.

**3. Review Existing Legal Documents.** Clearly written legal documents that grant authority to act for an aging person are essential tools for caregivers. It is a mistake to assume that a POA will always work when needed. It is important that the documents are prepared correctly and contain the necessary authority, or limits on authority. These should be reviewed by an elder law attorney to ascertain if the POAs are appropriate to the situation or need to be replaced.

**4. Understand Medicaid & VA Benefits for Long-Term Care.** Every senior's financial situation, marital status and care need is unique. Long-term care planning — whether in advance or at the time of need — is never a one-size-fits-all task. Medicaid

and VA benefits are needs-based benefits that can be used to pay for long-term care. Each operates under complex rules that seem to change and evolve regularly. It is crucial, therefore, to plan well in advance of the need for long-term care if at all possible. It is easy to unknowingly make mistakes which can be time consuming and costly to unravel. A caregiver should always seek the counsel of an elder law attorney about Medicaid and VA eligibility rules and possible advance planning strategies.

**5. Build a Team of Experts.** A carefully selected caregiving team of experts is a necessary complement to an aging person's plan of care. The more support a caregiver has, the less likely they are to experience caregiver burnout and the more sustainable the plan of care will be. Keep in mind, relatives and friends are not the only ones to recruit for a care team, as not everyone has the personality, time or resources to assist. Team members can also include the following professionals:

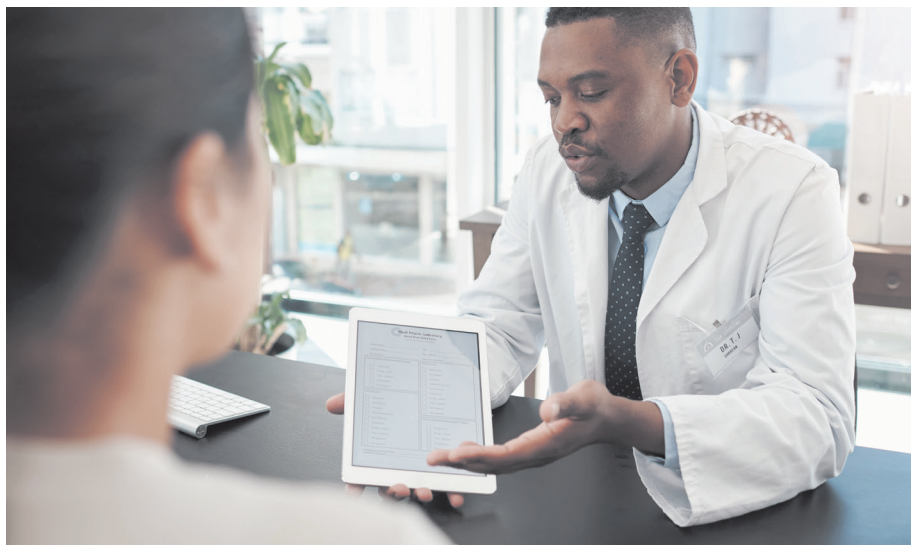
- Physicians (Primary Care and Specialists)
- Elder Law Attorneys
- Geriatric Care Managers
- Social Workers
- Financial Advisors
- Pharmacists
- Home Care Agencies and Professional Caregivers
- Adult Day Care Centers
- Charities, Organizations and Support Programs

Taking on the role of a caregiver for an aging loved one is a difficult job. To avoid unnecessary stress and confusion, caregivers should complete these five essential steps to reduce the chances of finding themselves in frustrating, and often costly, legal challenges.

*Norman E. “Gene” Richards is a partner at the law firm of Cummings, McClorey, Davis & Acho, P.L.C. where he focuses his practice on estate planning and elder law. He assists clients with the development of customized estate plans to address their specific needs, including family owned businesses, senior adults concerned about long-term care needs, and trusts for children with special needs.*



## Researchers Seek Black Caregivers to Participate & Advocate for Others



In the African American community, requests from researchers to participate in studies are often met with disdain or outright refusal. And for good historical reasons. But how else can researchers provide data to policy makers so that they can make better decisions and fund more culturally sensitive supportive services? Participants are advocates!

Treating all caregivers based on the data collected from just one demographic is flawed, as one size does not fit all. Because participating in research ultimately helps others

and is an opportunity to impact future caregiver services it is a noble cause. Here are a few local caregiver studies, mostly non-invasive and non-pharmacologic, that are seeking participants for you to consider.

**Wayne State University Focus Groups** - African American family caregivers are needed for a research study that can be completed at home, online or in person at Wayne. Participants will be asked to take part in up to four focus groups or interviews during the course of the study. Each focus group or interview will last from

one to two hours, for a total time commitment of approximately four to eight hours. All participants will receive a \$100 gift card for taking part. Contact Rosanne DiZazzo-Miller at 313.993.3970 or ar7975@wayne.edu.

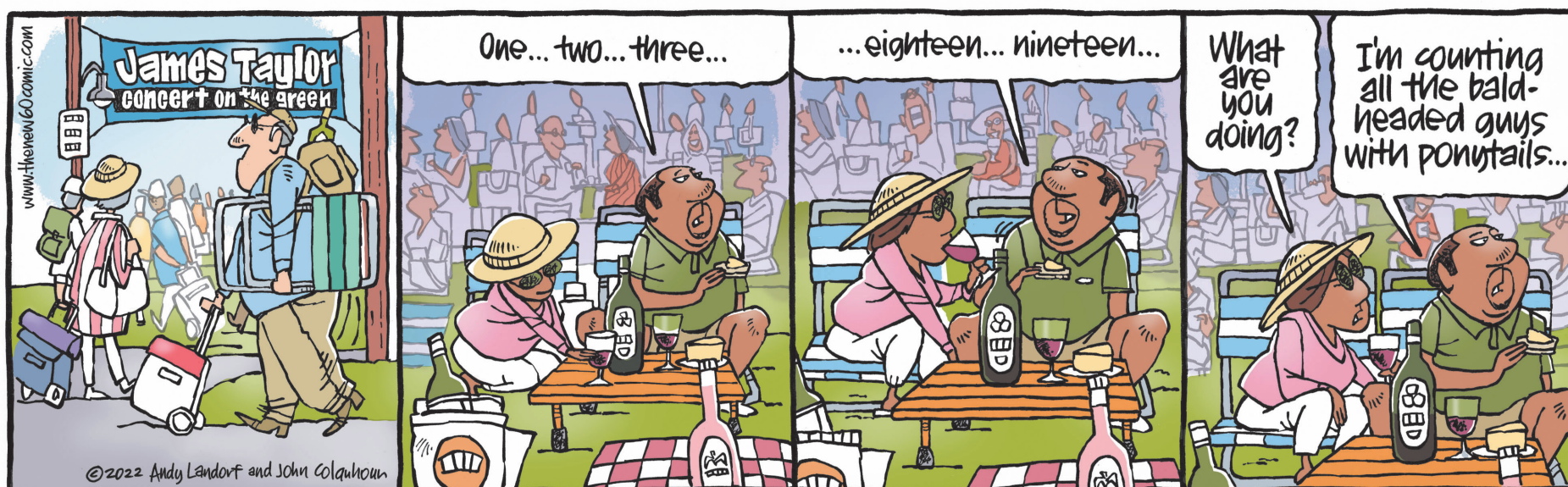
**Stress & Well-Being in the Everyday Lives of Caregivers Study** - The SWELCare study focuses on the daily experiences, well-being, and cardiovascular health of those living with a family member or friend who is experiencing cognitive decline. The study team is looking for caregivers of those who are over the age of 18 to participate. No formal diagnosis of dementia is required. This study takes place virtually or by phone. If interested, contact Akari Oya at the U-M Institute for Social Research, sswelcarestudy@umich.edu or 734.936.7489.

**Siblings Caring for Parents with Dementia Study** - Families with two adult children in the same family who are over 18 and caring for a parent with Alzheimer's disease or related dementia are needed to participate

in a study to discuss their unique experiences. Participants will engage in a virtual conversation over Zoom, complete three online surveys, and self-collect hair and saliva samples to submit to Iowa State University's team. Contact Megan Gilligan at mgilliga@iastate.edu or 515.294.5074.

**Southeast Michigan Senior Regional Collaborative's Change the Care Conversation Program** - The national learning and action-oriented initiative to improve support for family caregivers of color, especially those with low to moderate incomes, is recruiting caregivers for a study. Those who are caring for, or helping with older adults or persons with disabilities, and who can use technology are needed to participate. The collaborative is building a southeast Michigan family caregiver coalition. Participants can expect program flexibility, virtual workshops and planning meetings, and a monthly stipend. It will require between three-five hours per month for 10-12 months. To learn more: visit [www.semisrc.org/caregiving-coalition.html](http://www.semisrc.org/caregiving-coalition.html) or call 1.888.341.8593.

### The New 60





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services & advocacy for LGBTQ+ Older Adults (ages 45-plus)

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→ [info@sagemetrodetroit.org](mailto:info@sagemetrodetroit.org)

TEXT "ALLY" TO LEARN MORE & RECEIVE A CALL

→ 313. 241. 8994

## Trainings For Service Providers

CEs, LGBTQ+ cultural competency trainings available for businesses, organizations and health care providers

## HERE'S HOW YOU CAN HELP

### Housing Connections

Support for housing placement resources

### Volunteer Your Time

Trade skills and services through time banking

### Food Box Program

Help deliver food boxes in your neighborhood where they are needed



# Medicare Open Enrollment - A Caregiver's Checklist



Preparing for Medicare's Annual Open Enrollment can be daunting. This is a checklist of issues for caregivers to consider and where to get help:

- ✓ Start by comparing your loved one's current coverage with other options. You may be able to save money or get extra benefits. Visit [www.Medicare.gov/plan-compare](http://www.Medicare.gov/plan-compare) to make sure your current plan is beneficial. For terminology you don't understand, brush up using the definitions section in the official U.S. government Medicare handbook, Medicare & You 2023. You can access it online or by requesting a hard copy at: 1.800.MEDICARE (1.800.633.4227). The handbook is available in video format, different languages, large print, and Braille.
- ✓ For free, unbiased telephone counseling, to help you navigate Medicare and/or Medicaid, contact the Michigan Medicare Medicaid Assistance Program at 1.800.803.7174.
- ✓ Is your loved one's current Medicare Advantage Plan, also known as Part C, still working well? Make a point of opening all mail from the private insurance provider that arrives in September and October to ensure you're on top of any changes to premiums, deductibles, copays, formularies and prescriptions, as well as provider groups.
- ✓ If your care recipient has a Medicare Supplement Insurance policy, also known as Medigap, pay attention to any premium increases. Your loved one may need to consider switching to a different Medigap policy, dropping this policy or switching to an Advantage Plan.
- ✓ If out-of-pocket spending on hospital visits, prescription drugs and doctor's appointments has increased in the current year because your loved one doesn't have Medigap, Medicare Part D, or a Medicare Advantage Plan, add up those costs and decide whether a different mix of coverage would be a more affordable solution. It's also worth looking into public programs that can assist with covering health care costs and premiums, such as Medicaid, a state Medicare Savings Program or the "Extra Help" program.
- ✓ Make sure you have up-to-date information about your loved one's current health status and future needs/concerns. Are they due for an appointment with their primary care physician? Will they need a referral to see a specialist in the near future? Would adding dental, vision or hearing coverage be beneficial? Make sure you have a current list of all their medications and know exactly why they are taking each one. If any of their prescriptions are brand name, ask their doctor or pharmacist if there are generic equivalents. If not, be prepared to request an exception from your loved one's Part C or Part D plan in case the brand-name medication isn't part of their prescription list or formulary.

## Don't Forget to Revisit Your Own Health Coverage

If you are a Medicare beneficiary yourself, don't forget your own open enrollment needs. Caregivers are notorious for looking out for everyone but themselves. Have you taken care of your preventive visits this year? Is your current coverage both sufficient and affordable? Use the above tips

to create an Open Enrollment game plan for yourself as well. Perhaps you are turning 65 in the next 12 to 18 months. MMAP counselors can assist you with weighing your own coverage options and ensure you don't miss any important deadlines. They can be reached at 1.800.803.7174. Medicare's Open Enrollment Period runs from Oct. 15 - Dec. 7 each year.

## A Caregiver's Prayer

Almighty, help me remember I am doing your work.

Help me to clothe myself with compassion, kindness, humility, gentleness, patience, forgiveness, and love.

Help me to live out and embody the fruit of the Spirit, showing love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, and self-control.

Enable me to see them through your eyes.

Help me to have compassion as you did and to follow your example.

Ease my burden and provide times of rest and refreshment.

Give me the energy necessary to fulfill my tasks.

Grant me strength and extra grace to be able to handle things I might not normally be able to handle.

Help me to not lose my joy and give me moments of laughter.

In moments of frustration, help me to be slow to anger and to refrain from letting any anger or frustration give a foothold to negative thought or action.

Comfort me as I mourn what I have lost.

Fill me up with your love so that I'm so full your love overflows.

Help me to remember that it's you THROUGH me.

Thank you for trusting me with this role of caring for my loved one.

Amen





## Property tax payment plans are available now!

### **Interest Reduction Stipulated Payment Agreement (IRSPA)**

This payment plan reduces the interest rate from 18% to 6% for eligible taxpayers. To sign up, you must own and live in your home, and have a Principal Residence Exemption (PRE) and ID that proves residency.

### **Distressed Owner Occupant Extension (DOOE)**

This program is not available to everyone. If you own and live in the property, and are suffering financial hardship you may qualify for this program. Proof of ownership, occupancy, and hardship are required.

### **Stipulated Payment Agreement (SPA)**

Available to everybody, this plan allows a taxpayer to pay taxes pursuant to a payment schedule. The plan will avoid foreclosure provided that payments are submitted per the agreed upon schedule.

### **Pay As You Stay Payment Agreement (PAYSPA)**

Only for those who have first applied for their local municipality's Poverty Tax Exemption (PTE) and received an approval. Once notified by your local Assessor's office and deemed eligible, our office will mail you a notification letter with your Reduced Amount Due. You will have the option of paying a lump sum (additional 10% off) or enrolling into a PAYSPA.

**Many of these plans are  
available online at  
[treasurer.waynecounty.com!](https://treasurer.waynecounty.com)**

**For more information email [WCTOPaymentPlans@waynecounty.com](mailto:WCTOPaymentPlans@waynecounty.com) or call (313) 224-5990.**



# NEWS BRIEFS

## Anonymous Reporting for Official Help

**Taking Car Keys** - Concerned a driver may be endangering lives? The **Request for Driver Evaluation form** (DA-88) is at the Secretary of State and online as form **E-DA-88** at [Michigan.gov/sos](http://Michigan.gov/sos). Completing the form gives the state the authority to intervene. The form requires detailed information on the reporter as well as the driver who's allegedly unfit to drive. The reporter includes their information but the state **does not reveal the identity of the reporter**. Visit the Secretary of State website for local branch offices, or call 888.SOS.MICH or 888.767.6424.

**Suspect abuse, exploitation or self-neglect?** Adult Protective Services will investigate within 24 hours, to protect older adults. Call the hotline at 855.444.3911, day or night, to anonymously report your concern.


## Learning Opportunities

**The Southeast Michigan Senior Regional Collaborative's virtual conference, to be held November 9 explores:** What's the Emergency in Aging Services? The free event features workshops titled: Legal Emergency, Emergency Preparedness, and Suicide Prevention. The "I am Senior Strong" Award will also be announced. To register, go to [www.semisrc.org/src-events.html](http://www.semisrc.org/src-events.html) or call 1.888.341.8593.

**Loving on Empty free online conference for family caregivers** - The Wayne State Institute of Gerontology workshops on Saturday, October 15 from 9 - noon, include: Finding Balance: Confidence & Wellness in Caregiving; How caregiving style impacts care and your wellbeing; and Tech Advances in Virtual Care Bring the Doctor to You. Go to "Calendar and Registration" at [www.iog.wayne.edu](http://www.iog.wayne.edu), or call 248.719.0640 for more information.

Hannan Center is offering **Dealing with Dementia**, a workshop to help caregivers understand the stages of the disorder, managing problem behaviors, handling stress, and finding time to unwind. Sessions are Saturday, October 15 and Saturday, February 18 from 10am - 2pm. To register, contact Belinda Croft at 313.833.1300, ext. 24 or [bcroft@hannan.org](mailto:bcroft@hannan.org).

**CALM Connections** is an online learning platform for family caregivers of those with dementia. Provided by the Michigan Alzheimer's Disease Center, the program offers video modules, print handouts for topic exploration, and support to develop key caregiver skills and wellbeing. A key part of the support process is the opportunity to connect with others as CALM fosters community in a safe and private way. To learn more, visit [www.calmconnections.med.umich.edu](http://www.calmconnections.med.umich.edu).

 CareAcademy™ is an online education portal for caregivers of aging or chronically ill loved ones. The Area Agency on Aging 1-B is offering free one-year access for family caregivers throughout its six-county regions. Family caregivers can use the site to access videos, articles, and online courses on caregiving topics as well as disease-specific classes. Register at [www.careacademy.com](http://www.careacademy.com) or call 833.262.2200.

Veterans or caregivers of a veteran in need of support are encouraged to join the **VA's Caregiver Support Monthly Orientation** call to learn about program eligibility, benefits and how to apply. The program provides education, training and support services, along with information on financial compensation for the caregiver.

### Every Second Monday of the Month

10 - 10:30 a.m.

Dial 1.404.397.1596 | Meeting access code: 2761 381 1834

### Every Fourth Monday of the Month

1 - 1:30 p.m.

Dial 1.404.397.1596 | Meeting access code: 2761 980 2301

The 6th annual **Veteran's Resource Fair** invites veterans, spouses and family members to learn about resources in healthcare, employment, housing, utility assistance and more, on Thursday, November 17. Held from 10 am to 2 pm, the virtual event is hosted by Wayne County Treasurer Eric R. Sabree. For login information, call 313.224.5990 or email [WCToCommunity@waynecounty.com](mailto:WCToCommunity@waynecounty.com).

The Conversation Project helps older adults and families faced with a difficult medical diagnosis or terminal illness have 'the conversation' with the important people in their life. Free guidebooks **help communicate wishes for care**, how to choose or become a healthcare advocate or proxy, and how to communicate with your health care team about end of life care. Free guides are available to download and print, available in English and 10 other languages at [www.theconversationproject.org](http://www.theconversationproject.org).

For a listing of **caregiver classes**, including **disease-specific training**, contact your local Area Agency on Aging. Call 517.886.1029, email [info@4ami.org](mailto:info@4ami.org), or visit [www.4ami.org](http://www.4ami.org) to be connected to offerings at your local AAA.



## Find Resource Info Here

The New York & Michigan Solutions Journalism Collaborative's **Caregiving Resource Guide** of online resources helps current and prospective caregivers find the information they need to provide the best possible care for loved ones, and for themselves. It offers "one-stop-shopping" for online resources from government and non-profit agencies. The guide is available in English and Spanish at [www.nymisojo.com](http://www.nymisojo.com).

**WhatsApp for Spanish-speaking caregivers** - Tostada e-Magazine, in collaboration with the New York & Michigan Solutions Journalism Collaborative, is partnering with the Latin Americans for Social and Economic Development to serve Spanish-speaking caregivers. This fall, LASED's senior center launches the pilot of the WhatsApp-based group to share useful, accurate information. Tostada Editor Serena Maria Daniels and language justice advocate Mayté Lomelí Penman. Interested caregivers can visit [www.tostadamagazine.com](http://www.tostadamagazine.com) or email: [info@tostadamagazine.com](mailto:info@tostadamagazine.com).

**The Tech-enhanced Life newsletter** connects subscribers to the latest in aging-in-place products and inventions. The site's product research is independent and not sponsored by any of the companies it evaluates. From gadgets for getting in and out of the car, to the best jar openers and lighted canes, to cooking tools and fall-detection devices, profiled products help older adults **live independently, with autonomy**. Visit [www.techenhancedlife.com](http://www.techenhancedlife.com) to subscribe.

## Respite and Other Caregiver Support

**The Alzheimer's Association - Michigan Chapter** offers programs to support caregivers of those living with Alzheimer's disease and other dementias. Programs include virtual or in-person support groups, social engagement activities, education programs and care consultations, which help set up a plan for those caring for a loved one. The Association also offers respite care scholarships, providing financial assistance for those needing caregiving assistance. To learn more, visit [www.alz.org/gmc](http://www.alz.org/gmc), email [helplinegmc@alz.org](mailto:helplinegmc@alz.org), or call the 24/7 helpline at 800.272.3900.

**Team Suzy Foundation Caregivers Grants** - Caregivers of older adults with dementia can request support to help pay for needs ranging from respite care and day care, to mobility and safety improvements, to a tracking watch or cameras and alarms - a full range of needs excluding remodeling projects. For more information or applications, visit [www.teamsuzy.org](http://www.teamsuzy.org), email [hello@teamsuzy.org](mailto:hello@teamsuzy.org), or call 701.509.4773.

**DayBreak adult day program at Hannan Center** provides an affordable and safe environment for older adults living with dementia and/or who need assistance with Activities of Daily Living, the term for walking, toileting, eating, and/or communicating. Financial assistance may be available. Contact center manager, Belinda Croft, at 313.833.1300 ext. 24 or [bcroft@hannan.org](mailto:bcroft@hannan.org) for details.

**Medicare covers a cognitive assessment** - There's help to detect early signs of cognitive impairment. Doctors perform assessments during routine visits when there are signs of cognitive impairment, but Medicare also covers a separate visit with your regular doctor or a specialist to do a full review of cognitive function, establish or confirm a diagnosis like Alzheimer's disease or other dementias, and develop a care plan. Part B deductibles and coinsurance apply. See details in your Medicare & You 2023 handbook, page 34.

## Empowering & Inspiring Seniors



**Nominate an inspiring senior** - The Southeast Michigan Senior Regional Collaborative is featuring **stories about senior Michiganders** who continue to do great work across our state, with no intention of slowing down. Nominations for the Senior Strong campaign, seniors who are making their corner of the world a better place to live, are invited and self-nominations are encouraged as well. Nominations can be submitted online at [www.iamseniorstrong.com](http://www.iamseniorstrong.com), where previous stories also appear. Nomination forms can be printed and mailed by October 21 to Senior Strong/SRC, 6900 McGraw, Detroit, MI 48210. Call 1.888.341.8593 for more information.

**The Women's Informal Network** formed to promote the growth and development of African American women in metropolitan Detroit hosts their 30th anniversary gala, Proving Healing, Promoting Hope, on October 22, from 6 – 9 pm at the St. John's Banquet & Conference Center in Southfield, tickets are \$100. An event highlight is the honoring of the Most Influential African American Women in Metropolitan Detroit. To date, WIN has honored nearly 500 women.

Founded in 1992 by longtime Detroit businesswoman Patricia A. Cole, WIN also provides scholarships and girls' mentoring programs and supports programs including the Detroit Area Agency on Aging's Grandparents Raising Grandchildren; St. Patrick's Senior Center programs; and the AugMe Foundation to provide prostheses to breast cancer patients. For gala information, including sponsorships and ad book placement, call 313.218.2216 or 248.450.9645, or visit [www.womensinformalnetwork.com](http://www.womensinformalnetwork.com).





## Choosing a Trustworthy Trustee

By Attorney Bob Mannor, CELA



When it comes to estate planning, it's dependability that matters most. When your assets are on the line, it's important to pick the right trustee. Here is a guide to picking the right trustee for you.

### Don't Focus On Those Who "Deserve" It

Some people simply pick their eldest child, or the one who is most vocal about taking control of the estate down the line. These are ultimately not good reasons to pick a trustee — while they're willing, they may not be the best choice for the job. Instead, focus on trustworthiness and responsibility. Your trustee should be someone who you know will be responsible for their duties and follow them to the letter. While your eldest child may be more than willing to execute the plan of your trust, someone else may be more attentive and better-suited to do so. Choosing the trustee on sentiment alone will only result in more difficulties for the beneficiaries of your trust down the road.

### Ensure That They're Willing to Do the Job

After you've found someone who is both trustworthy and responsible, it's important to ensure that they're actually willing to be your trustee. The most trustworthy person in the

world isn't a good trustee if they're not willing to do so, as they'll simply be skipped over in the process. When this happens, the duty will pass on to the next trustee if you've named one. Otherwise, the court will appoint a trustee for you, to the best of their ability. You shouldn't leave this up to the court. Have a discussion with your potential trustees beforehand to ensure they're ready to do the job if it becomes necessary, and don't leave it as a surprise for the person you appoint.

### Convenience Can Be a Detriment

That neighbor who lets you borrow their mower is dependable for your lawn care, but not necessarily your trust. While it would be convenient for a nearby neighbor or family member to facilitate your trust, convenience doesn't mean they'll be dependable or willing to do so. Even if it's not the most convenient case, you only get one chance to choose the right trustee (with a backup or two), so ensure that your pick is the best one, not the most convenient.

You can, however, make the trust process much more convenient by working with a skilled estate planning attorney who will ensure that your plan will facilitate your needs and should help to make the process as simple as possible.

*Bob Mannor, a certified dementia practitioner, is past president of the National Academy of Elder Law Attorneys-Michigan Chapter; chair of the State Bar of Michigan Elder and Disability Rights Section; and one of 19 nationally Certified Elder Law Attorneys in the state of Michigan. For more information, visit [www.mannorlawgroup.com](http://www.mannorlawgroup.com), or call 810.645.8426.*



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# Have you or a loved one noticed changes in your memory and thinking?

**Diverse VCID** is a research study using advanced brain imaging and blood-based techniques to better understand how vascular changes cause brain injury and cognitive decline, especially in racially diverse communities.

## You may be able to join if:

- You or a loved one has noticed changes in your memory and thinking
- Your doctor has said there are abnormal white matter changes on your brain MRI
- Taking part in Diverse VCID is up to you. If you join, you can leave the study at any time.

## Potential benefits:

- The study will be free to you and you will be reimbursed for participating.
- Your doctor can use the results from your MRI scan and bloodwork to help diagnose and treat your medical conditions.
- Your participation could lead to better care for you. It could also help your family and those in your community with memory loss in the future.



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**For more information,**

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**michigan.myhealthybrain.org**





## Questions to Screen Potential In-Home Caregivers

Finding an in-home caregiver can be a tricky process. There can be anxiety associated with having a stranger in the home. But the anxiety associated with selecting the best person for the job can be the hurdle that brings this needed process to a halt. To assist you in moving forward, here are some questions you should consider asking potential caregivers.

**1. What kind of caregiver experience do you have?** Taking care of a family member doesn't qualify them to take care of your loved one. You'll want someone who has had experience with an elder who they aren't related to.

**2. Reliable transportation?** You'll want to explore specifics, including: Do you have a car and a clean driving record? Would you be open to running errands and making doctors' appointments?

**3. Can you submit to a background check and provide references?** This will allow you to learn if there is a history of any violence or drug abuse, or other criminal behavior. You can also include a consensus to drug test the caregiver. References can possibly provide insight into their work ethic, treatment of their patients, and how they get along with families.

**4. Do you have contacts in the Caregiver Community?** Ask if they would be able to provide an experienced and reliable replacement in their absence.

**5. What are your family obligations?** While having a family can't be a reason to not hire someone, it should be considered in your selection process. Their family obligations will most likely take priority over their job.

**6. What hours can you work?** Be sure you have the same expectations

**7. Do you have any healthcare training?** You'll want to know that they can handle your specific needs.

**8. Why do you want to be a caregiver for the aged?** How long do you plan to do this work? Answering these questions will give insight into their passion and devotion to the work.

**9. What was your last job and why did you leave?** Their answers should reveal their motivation and personal goals.

**10. What part of the job is most challenging for you?** Knowing the caregiver's weakness will help you to decide if omitting those responsibilities works for you.



**1. Seek support from other caregivers. You are not alone.**



**2. Take care of yourself so you can better care for your loved one.**



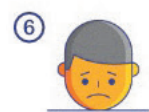
**3. Accept offers of help and support and specify ways others can support you.**



**4. Learn how to communicate effectively with doctors.**



**5. Be open to new technologies that can help you care for your loved one.**



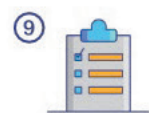
**6. Watch out for signs of depression and get help when you need it.**



**7. Caregiving is hard work, so be sure to get rest and take breaks often.**



**8. Organize medical information so that it's up-to-date and easy to find.**



**9. Make sure legal documents are in order.**



**10. Give yourself credit for doing the best you can in one of the toughest jobs!**



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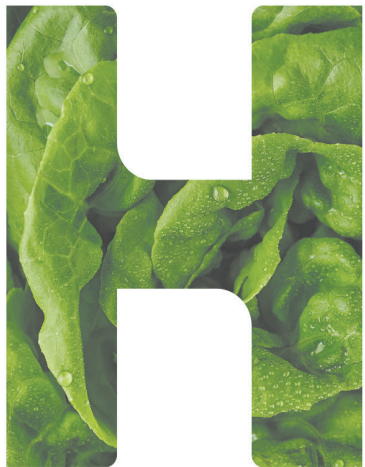
- regularly looks out for another person's well-being
- periodically checks on a neighbor, friend, or relative
- regularly visits their mom, dad, grandmother, or other relative in their home or at a health care/assisted living facility
- takes a family member, friend, or neighbor to their doctor appointments or grocery shopping
- shops for a parent, friend, neighbor, or other relative
- handles a family member, friend, or neighbor's affairs and inquiries
- acts as an Agent through a Power of Attorney
- acts as a Patient Advocate
- regularly provides care to their grandchild(ren)

**Elder Law & Advocacy Center provides legal aid for caregivers of older adults and/or individuals 60+ years living in Wayne County. We assist with Wills, Power of Attorneys, Medicare/Medicaid, Guardianship, Grandparents Raising Grandchildren and more.**

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