

# High cost of living

Caring for elderly or infirm loved ones can be expensive

By **LaTina Emerson** | *Staff Writer*

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Karen Agrelius, of Martinez, like many children of aging parents, found herself at a crossroads.

Her parents, John and Velma Anderson, 78 and 80, respectively, were experiencing health challenges, and they could no longer live alone in Orange County, Calif. Ms. Agrelius's mother is recovering from two strokes and her father suffers from Alzheimer's disease.

Ms. Agrelius sought help from local organizations and learned that an assisted living facility was her best option. She moved her parents to Georgia, and they have lived at Elmcroft Assisted Living in Martinez for five weeks.

"Probably the hardest thing for adult children is having those discussions with Mom and Dad or even their grandparents as to what they would want to happen," said Kathy Tuckey, the programs director for the Alzheimer's Association in Augusta. "Having those conversations early becomes so important, before there is a crisis situation."

**ACCORDING TO THE** U.S. Census Bureau, nearly one in five U.S. residents are expected to be 65 or older by 2030. This age group is projected to increase to 88.5 million in 2050, more than doubling the 2008 aging population of 38.7 million.

Many caregivers are in a "club sandwich generation" because they are simultaneously caring for parents, children and grandchildren.

"You can't do this alone. It's very overwhelming and emotional, so you need to have a third party who can tell you what you need to do," Ms. Agrelius said.

As family members get older, many people find themselves overwhelmed because they don't know their options or the potential costs, Ms. Tuckey said. Unfortunately, the crisis situation is usually when decisions are made, she added.

Assisted living facilities, which allow seniors to maintain their independence and which provide meals, social activities and medicine management, can cost \$37,000 per year. For additional levels of care, this can be an additional \$1,000 to \$1,500 per month. In most instances, Medicaid and Medicare do not cover assisted living programs.

"The majority of our assisted living communities are private pay," Ms. Tuckey said.

In Georgia, home health aide, which provides short-term care, can cost on average \$15 per hour. If a person needs assistance with tasks of daily living, the costs will probably be higher. Medicare, in most instances, covers the cost of home health aides.

Adult day centers, which provide basic care for seniors while their families are working, can cost \$57 per day, which must be paid out of pocket. Ms. Tuckey said there are some grants available.

Nursing home care in the Augusta-Aiken area costs on average \$82,000 annually for a private room. That's low compared to other states, she said.

For chronic illnesses, Medicare doesn't cover the cost of nursing home care. In these instances, the person's "assets must be spent down" and then Medicaid picks up the remaining costs. Medicare covers only acute conditions, which require physical therapy or nursing care, she explained.

In South Carolina, it costs \$17 per hour for home health aide and \$47 per day for adult day care. Seniors can expect to pay \$28,440 per year for assisted living facilities and \$77,198 per year for nursing home care, according to AARP.

**BABY BOOMERS COULD** probably bankrupt the health care system, Ms. Tuckey said.

"There's not going to be the dollars available to cover our care. That's when long-term-care insurance becomes so important. In this economic crisis with the state, we're probably going to see even more cuts when it comes to the aged," Ms. Tuckey said.

She recommends for people to begin long-term insurance during their 50s. After a person is diagnosed with a chronic illness, such as

Alzheimer's, they no longer qualify for long-term-care insurance.

"Costs for long-term-care insurance go up as we get older," Ms. Tuckey said.

When purchasing this insurance, a person must consider their deductible and the maximum amounts for coverage, which helps determine whether a policy purchased now will be sufficient to cover costs in the future. One should also ask whether the policy will cover the costs of home health care, assisted living and nursing homes.

The Veteran Home Aide and Attendance Program is another financing option for assisted living facilities.

"The general criteria is that a veteran must have served 90 days, and one of those days has to be during wartime," Ms. Tuckey said.

The person's liquid assets must be below \$80,000 and there must be a need for care from an assisted living facility.

**ANOTHER OPTION FOR** aging seniors is the Division of Aging Services' Community Care Services Program, which helps people who are elderly and/or functionally impaired to live in their homes and communities.

The program assists clients who are on Medicaid, and there is an additional grant-funded portion for seniors who do not qualify for Medicaid, said Debra Minor, the gateway administrator at the CSRA Regional Development Center Area Agency on Aging.

Services provided include emergency response, home-delivered meals, personal care, housekeeping and respite for caregivers.

"We can go in and sit with that client so the caregiver can have some downtime," Ms. Minor said.

Also, seniors who are Medicaid eligible, which is based on their income and resources, can receive financial assistance with assisted living or personal care homes, adult day care or skilled nursing care.

Clients can visit the Department of Family and Children Services to determine whether they are eligible for Medicaid, Ms. Minor said.

"Not all clients, but even some of those who receive Medicaid, will have to participate in the cost of their care. They may have a cost share, but it's nothing compared to the cost of the services," she added.

Whether they have to make monthly payments depends on their income. The grant program also operates on a sliding scale.

**BEING A CAREGIVER** can also include some financial costs.

In many instances, caregivers must assist their parents with the cost of medications and products such as adult protective underwear or bed pads.

Many seniors fall into the "donut hole" with Medicare Part D. After a person reaches \$2,700 in medication coverage, they are responsible for 100 percent of the next \$3,453, which most people on a fixed-income can't afford. Only after reaching \$5,000 does their coverage resume, Ms. Tuckey said.

If a caregiver's parents live in another city or state, they must pay for the cost of travel.

It's important for employers to be understanding and provide some flexibility. For instance, caregivers will need to take their loved one to their doctor's appointments.

"Many caregivers don't talk about their caregiving role because they're afraid it's going to impact on the perception of their work ability," Ms. Tuckey said. "When you're placed in a caregiving role, sometimes you have to pass up on promotions. You're not mobile, so you have to stay and care for a loved one."

For Ms. Agrelius, the decision was a "two-edged sword." On the one hand, it was a hard decision to move her parents across the country to an assisted living facility. But that is balanced by the "peace of mind that I know they're being cared for."

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**HOW MUCH WILL IT COST FOR LONG-TERM CARE?**

	<b>Georgia</b>	<b>South Carolina</b>
Home health aide	\$15 per hour	\$17 per hour
Adult day care	\$57 per day	\$47 per day
Assisted living facilities	\$37,000 per year	\$28,40 per year
Nursing home care (private room)	\$82,000 per year	\$77,198 per year

**Source: Alzheimer's Association and AARP**

**ARE YOU SELECTING A GOOD NURSING HOME?**

To find out, visit [www.medicare.gov](http://www.medicare.gov) and look at "Compare Nursing Homes in Your Area." The site rates nursing homes on qualities such as health deficiencies, fire-safety deficiencies and nursing staff hours per resident per day.

To find a complaint history for a facility, visit the Georgia Long Term Care Ombudsman Program at [www.georgiaombudsman.org](http://www.georgiaombudsman.org) or call (888) 454-5826. Contact the local office at (706) 721-2327.

**Also visit the following Web sites:**

- [dhr.georgia.gov](http://dhr.georgia.gov) (Georgia Department of Human Resources)
- [www.aoa.gov](http://www.aoa.gov) (The U.S. Administration on Aging)
- [www.ncoa.org](http://www.ncoa.org) (National Council on Aging)
- [www.n4a.org](http://www.n4a.org) (National Association of Area Agencies on Aging)

**Source: Area Agency on Aging in Augusta**

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