

TOP 10 TIPS:

Choosing Your Team of Professionals

Presented by:

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BEFORE YOU BEGIN ...

- Assess your loved one's current needs.
- Try to identify potential future needs.
- Locate and organize important paperwork: medical records, health history, insurance policies, financial records, any legal documents, etc.
- Know your loved one's rights.
- Identify local community or government resources that may be available. These resources may help you save money and can also be valuable referral sources for other professionals in your local area.
- Identify friends or family members who may have already been through this process. They will be excellent referral sources.



CHOOSING A DOCTOR

- Check to see if any consumer groups have already rated doctors in the area where your loved one lives.
- Does the doctor accept your loved one's health insurance?
- Do the doctor's specialties match your loved one's needs?
- How long has the doctor been in practice?
- Where did he/she receive any degrees, training? Board certified?
- Which hospitals does the doctor use?
- What are the office hours? When is the doctor available and when can you speak to office staff?
- Does the doctor speak the language you and your loved one are most comfortable speaking? Is age or gender an issue?
- Who else "covers" for the doctor when he or she is unavailable?



CHOOSING A DOCTOR (cont.)

- How long does it usually take to get a routine appointment?
- Do you have to pay for cancelled appointments?
- Does the office send reminders about prevention tests?
- What do you do if your loved one has an “after hours” emergency?
- Does the doctor give advice over the phone?
- Is the doctor aware of relevant community resources?
- How long or difficult is the trip to the office?
- Accompany your loved one on his or her first visit. Did the doctor ...
 - give you both a chance to ask questions and really listen?
 - answer in terms you understood?
 - show respect and make you both feel comfortable?
 - address the health problems your loved one came with?
 - ask about treatment preferences?
 - spend enough time with you?



CHOOSING A DOCTOR (cont.)

- Trust your own reactions, but also give the relationship time to develop. It will take more than one visit.
- Give information. Don't wait to be asked. Tell the doctor what he or she needs to know, even if it is embarrassing for your loved one.
- Take your loved one's health history with you and any other medical information, such as x-rays, test results, records.
- Tell the doctor of any medications your loved one is taking – including herbal and over-the-counter remedies.
- Mention your loved one's allergies or reactions to medicines.
- Ask questions. Otherwise, the doctor may assume you understand.
- Write down questions before the visit.
- Take notes!



CHOOSING A REHABILITATION PROGRAM

A list of questions to consider ...

- Does the program provide the services needed?
- Does it match your loved one's abilities?
- Is it too demanding or not demanding enough?
- Is it certified?
- Does the staff have good credentials?
- Is it located close enough for you and your family to visit?
- Does it actively involve you in decisions and allow family or caregiver participation?
- If it's an outpatient program, will someone be available to provide in-home care? Is transportation available?
- What do others think of the quality of the program?
- How well are costs covered by insurance or Medicare?



CHOOSING A CARE FACILITY

Arranging for care during a crisis is can lead to less-than-desired quality. Planning ahead and following these suggestions can help you choose wisely if the need for residential care arises.

- Select the appropriate type of facility.
 - **Independent Living Facility** = may include entertainment, meals, socialization, light housekeeping, transportation. Some have staff to coordinate health care or medications.
 - **Adult Residential Care** = licensed boarding homes w/ room and board, help with meds and personal care. Limited supervision.
 - **Adult Family Homes** = may accommodate couples. Licensed for up to 6 residents. Room, board, laundry, assist with daily living activities, personal care, social services.
 - **Assisted Living Facilities** = privacy, independence, personal choice. Most provide meals, personal care, help w/ meds, limited supervision or nursing, organized activities.
 - **Continuing Care Retirement Communities** = accept seniors while still independent and then provide expanding services, such as nurses, as needed.
 - **Nursing Homes** = rooms, meals, recreation, personal care, 24-hour nursing care, protective supervision. Should be licensed and follow state/federal regulations.



CHOOSING A CARE FACILITY (cont.)

- Locate suitable facilities and make contact.
 - Make a list of places you are interested in.
 - Get recommendations from friends, family, doctors, clergy, social workers, and even your loved one's friends, etc.
 - Make initial phone calls to facilities on your list.
 - Ask basic questions:
 - How many vacancies?
 - Number of residents?
 - Costs and methods of payment?
 - Do they accept Medicare/Medicaid?
 - Do they offer transportation, meals, housekeeping, recreation, special units (such as, Alzheimer's), medication assistance?
 - Is there a waiting list and about how long is the wait?



CHOOSING A CARE FACILITY (cont.)

- Hold preliminary visits.
 - Ask to see the facility's license.
 - Look closely at the building and grounds.
 - Talk with some residents.
 - Talk to the administrator or person in charge of daily operations, as well as staff members.
 - Speak with other residents' family members.
 - Ask to see a copy of the admission agreement or contract.
- Narrow your selections and conduct interviews.
- Make an unannounced visit to the facility.
- Try to arrange an overnight stay for your loved one before making a final decision.



CHOOSING A CARE FACILITY (cont.)

- Scrutinize the contract.
 - Compile a list of questions.
 - Get outside advice, preferably from a lawyer.
 - You can change terms of the contract, but each change must be initialed by both your loved one and a facility representative.
 - Be sure the contract is correct before signing it.
- A comprehensive contract should ...
 - State your loved one's rights and obligations, including the facilities grievance procedures.
 - Specify the cost by day or month.
 - Detail prices for items not included in the basic charge.
 - State the facility's policy on holding a bed if your loved one leaves temporarily (such as for hospitalization or vacation).
 - State whether the facility is Medicaid and/or Medicare certified.



CHOOSING A CARE FACILITY (cont.)

- Ask for licensing reports.
 - Take the time to examine them.
 - Review the latest state survey or inspection.
 - Make sure any deficiencies have been fixed.
 - If an assisted living facility is connect to a nursing home, ask to see both inspection reports and examine the administrative structure.
 - Be wary of facilities that cannot produce these documents.
- Contact the long-term care ombudsman
 - The ombudsmen program examines conditions of long-term care facilities on a regular basis and can provide information on quality of care and any complaints.
 - This program can also offer a breakdown of residents' rights and federal and state regulations.



CHOOSING HOME CARE HELP

A skilled or semi-skilled home care worker may offer the solution to many of your loved one's caregiving needs and allow them to stay in their home. And, a Geriatric Care Manager can help with every aspect of the caregiving process by developing a comprehensive long-term care plan that maximizes the independence of the care recipient in a cost-effective manner.

- Geriatric Care Managers

- Ask about their knowledge of community resources.
- How familiar are they with specialists in the area?
- Are they able to work with existing people on the care team?
- Can they be reached at odd hours?
- What are their beliefs re: independence vs. institutionalization?
- What are their rates and how are payments made?
- Are they understanding of your loved one's needs?
- Are they knowledgeable of home modification methods?

Nat'l Assoc. of Professional Geriatric Care Managers: **(520) 881-8008**



CHOOSING HOME CARE HELP (cont.)

● Home Care Workers

- First, determine how long your loved one needs the services.
- Determine what type of help your loved one needs.
- Types of home care help:
 - **Housekeeper** – performs basic household tasks and light cleaning
 - **Homemaker or Personal Care Worker** – provides personal care, meal planning, household management, and medication reminders.
 - **Companion or Live-In Worker** – provides personal care, light housework, exercise, companionship, and medication reminders.
 - **Home Health Aide, Certified Nurse Assistant, or Nurses' Aide** – provides personal care, help with transfers, walking, exercise, household services essential to health care, assistance with medications. Also aids in reporting changes in loved one's condition to a supervising RN or therapist. Completes appropriate medical records.



CHOOSING HOME CARE HELP (cont.)

- Home Health Care Agencies - focus on medical aspects, trained personnel (nurses, phys. therapists). Medicare may pay if ordered by a physician.

WHEN HIRING THROUGH AN AGENCY, FIND OUT ...

- Is the agency JCHAO (Joint Commission on Accreditation of Healthcare Organizations) accredited and Medicare certified?
- Which services are covered by Medicare?
- What type of employee screening, training, and experience is required?
- Who pays and supervises the worker?
- Will the same person care for your loved one each day?
- Who do you call if the worker fails to show up?
- What are fees and what do they cover? Does agency offer sliding fee scale?
- Do fees vary for care provided during nights, weekends or holidays?
- What are the minimum and maximum hours of service?
- Are there any limitations on tasks performed?



CHOOSING HOME CARE HELP (cont.)

WHEN HIRING HELP ON YOUR OWN ...

- Screen all applicants carefully.
- Ask for identification and check references.
- Be sure the worker has necessary qualifications and/or training.
- Ask to see training certificates.
- If your loved one needs to be transferred from a wheelchair, make sure the aide knows how to do this safely. Same with bathing assistance.
- If round-the-clock care is needed, live-in help may be necessary. In exchange for room and board, live-in aides usually work for less than hourly aides.
- Check with your insurance company about coverage for a full-time home care worker. Contact the appropriate agencies or an accountant about social security taxes, workmen's compensation, and unemployment insurance.
- If transportation is an issue, hire someone who can drive. If the aide will be driving your car, contact your auto insurance company.



CHOOSING HOME CARE HELP (cont.)

YOUR INTERVIEW WITH PROSPECTIVE AIDES SHOULD INCLUDE ...

- A full discussion of your loved one's needs and limitations.
- Full disclosure of applicant's caregiving experience and his/her expectations.
- Names, addresses, phone numbers of people who have previously employed this applicant. **CHECK ALL REFERENCES.**



CHOOSING HOME CARE HELP (cont.)

ONCE YOU HAVE HIRED A HOME CARE WORKER ...

- Protect your loved one's private papers & valuables. Pick up the mail yourself.
- Check phone bills, credit cards, bank statements for unauthorized use.
- Communicate frequently and, remember, the aide is there to help your loved one, not the rest of the family.
- For a live-in aide, provide living quarters that maximize privacy for everyone.
- Be clear about salary, pay period and reimbursement for out-of-pocket expenses (such as gas, groceries, etc.)
- If the aide has a car, discuss use of it on the job, insurance coverage, other travel arrangements, etc.
- Discuss vacations, holidays, absences, lateness, as well as the amount of time each of you should give if employment is terminated. Have emergency back-up care arranged if the aide suddenly can't make it.
- Make clear any dietary restrictions, medication requirements, emergency phone numbers and security precautions (include necessary keys).
- Hold periodic meetings to discuss any issues the aide or your loved one may have. Keep an open mind and find ways to resolve issues.



CHOOSING A FINANCIAL PLANNER

A financial expert may be able to help you and your loved one come up with a plan to pay for necessary care. Here are some important questions to ask ...

- How long has this individual or firm been in practice?
- What types of clients do they typically work with?
- Do they have experience in multiple areas (insurance, taxes, investments, estate planning, etc.)?
- What are their qualifications, credentials, professional designations, educational backgrounds?
- What services are offered - advice only or do they also sell financial products? Are there any other companies that stand to profit from the planner's recommendations?
- Will the planner carry out recommendations or refer you to someone else (attorneys, tax agents, insurance specialists, etc.)?



CHOOSING A FINANCIAL PLANNER (cont.)

- Who else will be working with you? How many clients does the planner have? How many employees are there?
- How is the planner paid and what is the fee schedule? Ask for a cost estimate in writing.
- Ask for a sample plan of a client facing some of the same issues your loved one is facing.
- How specific are the planner's questions about your loved one's situation?
- Which organizations regulate the planner?
- Has this person ever been disciplined?



CHOOSING AN ATTORNEY

- How many attorneys are in the office? Who will handle your case?
- Will they make house calls, if necessary?
- Does this attorney do trial work, if needed?
- Is the attorney a member of the local bar association?
- Will you meet with this attorney during the initial meeting?
- How long has he or she been in practice?
- What type of law is his/her specialty? How long in this field and what % of time is devoted to it?
- Is there a fee for the first consultation? If so, how much?
- Are the fees different for work done by paralegals or clerks?
- How much is charged for out-of-pocket costs?
- What is the billing frequency?



CHOOSING AN ATTORNEY (cont.)

- Will a retainer be required?
- Will you be required to sign a contract?
- Can an estimated fee for services be given?
- What information should you bring to the initial consultation?
- Once you have decided on an attorney, attend the initial session and ask:
 - Are there any other alternatives?
 - What are the advantages/disadvantages to each possibility?
 - Get the agreed upon course of action in writing.

SPECIAL THANKS TO:



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CHOOSING A CONTRACTOR

There may come a time when you need to make modifications to your loved one's home for safety or accessibility purposes. If you or a family member can't do the work, you may need to hire someone else. Here are a few options:

- Locate home modification programs through: area agency on aging, state agency on aging, State Housing Finance Agency, Dept. of Public Welfare, Dept. of Community Development, local senior or independent living centers.
- Using a Private Contractor
 - Make sure contractor is reliable. Older people are targets for con artists and fraud!
 - Get recommendations from friends who have had similar projects completed.
 - Make sure contractor is licensed and bonded.
 - Get bids from several contractors.
 - Ask for references and check them out.
 - Ask to see some completed projects.
 - Check with your local Better Business Bureau or Consumer Affairs Office.
 - Insist on written agreement w/ small down payment. Final pay due on completion.



CHOOSING A REAL ESTATE AGENT

If you or your loved one are considering selling your loved one's home because they can no longer live by themselves, here are some things to consider when hiring a real estate agent.

- Look for someone who is a licensed REALTOR® *and* a Seniors Real Estate Specialist (SRES)®.
 - In good standing with the National Association of REALTORS®.
 - A SRES has completed the “Seniors Real Estate Specialist®” designation program and successfully passed the final exam. He or she has completed at least three transactions with senior clients (age 50+) within 12 months of receiving the SRES. And, has completed the Finance, Legal and Aging modules, which include ...
 - True cost of housing
 - Estate law & tax changes
 - Trends
 - Capital gains
 - Estate planning
 - Home modifications
 - Financial options
 - Aging
 - Traditional living options
 - Retirement plans & laws
 - Senior Housing
 - Elder abuse
 - Risk management



IN SUMMARY ...

TOP 10 TIPS FOR CHOOSING YOUR TEAM OF PROFESSIONALS

1. Ask Questions and take notes.
2. Be prepared. Have all pertinent documents in order (medical records, health history, financial records, etc.) And, know your loved one's rights.
3. Make comparisons of several professionals or facilities.
4. Get references and CHECK THEM!
5. Closely review licenses, credentials, experience, etc.
6. Ask around. Neighbors, family, pastors, family doctor, etc. are great referral sources. Also, reputable community resources.
7. Check for complaints and disciplinary actions through BBB, consumer groups, government reports, local ombudsman, etc.
8. Visit face-to-face. Then, make a second "surprise visit" and see if your first impression is still true. While there, be sure and meet the staff. What are your impressions?
9. Get things in writing. Be careful of people or businesses who refuse to put their agreements, fee schedules, quotes, etc. in writing.
10. TRUST YOUR GUT! Your instincts and those of your loved ones are very important.



RESOURCES & ACKNOWLEDGEMENTS

- **National Caregivers Library** – www.AgingYourWay.org with thanks to:
 - Family Care America, Inc.
 - National Institute on Aging / National Institutes of Health
 - U.S. Department of Health & Human Services
 - U.S. Agency for Health Care Policy & Research (AHCPR)
 - University of Nebraska Coop Extension Services in cooperation with the U.S. Department of Agriculture
 - Administration on Aging
 - National Eldercare Institute on Housing & Supportive Services
 - Andrus Gerontology Center
 - University of Southern California
- **Holly P. Hilton, Hilton & Associates** – www.CentralVaLawyer.com.
- **Charlottesville Regional Chamber of Commerce Aging In Place Roundtable** – www.CvilleChamber.org.

