# **Is It Time for Additional Support for Your Senior Loved One? Here’s How to Decide and Plan**



Many adult children and relatives see their senior loved ones in person after months or even a years apart. Often, they notice changes that bring up important questions about their loved one’s ability to live safely and comfortably on their own. If you’re wondering whether your parents or grandparents can continue living independently, you’re not alone. Here, we’ll answer some of the common questions families have when evaluating their loved one’s needs and finding the right solutions.

**1. Signs That Your Loved One May Need Extra Support**

Start by taking note of any changes that seem unusual or concerning:

* Physical Signs: Difficulty moving around the home, increased risk of falls, unexplained weight loss, or neglect of personal hygiene.
* Cognitive Signs: Forgetfulness about daily tasks, confusion, missed appointments, or increased difficulty following conversations.
* Emotional and Social Changes: Withdrawal from social activities, mood changes, or signs of depression and anxiety.

If any of these signs are present, it may be time to explore options to support their safety and well-being.

**2. Do They Need Home Health Care, or Is a Move to Assisted Living Safer?**

Once you recognize a need for support, consider the best type of help:

* Home Health Care: This option allows seniors to remain in their homes with additional support. Home health aides can help with daily activities like cooking, cleaning, personal care, medication reminders, and transportation. If your loved one is relatively independent but needs some assistance, this might be the ideal solution.
* Assisted Living or Other Housing Options: If your loved one requires around-the-clock support or if their home environment poses safety risks, a move to assisted living or another supportive housing environment could be safer. Assisted living communities offer daily care, meals, medical support, and social activities, creating a safer and often more engaging environment for seniors who need regular help.

Working with a Certified Senior Housing Professional (CSHP) can be valuable for assessing which option best meets your loved one’s unique needs. An experienced professional can guide you through evaluating both in-home support and senior housing options, connecting you with resources tailored to your family’s situation.

**3. How Do We Pay for Home Care or Assisted Living?**

The financial aspect of senior care is often a significant consideration. Here are a few common ways families fund these services:

* Personal Savings and Assets: Some families may use personal savings or other financial assets to cover senior care costs.
* Long-Term Care Insurance: If your loved one has a long-term care insurance policy, it may cover a portion of in-home care, assisted living, or skilled nursing care costs.
* Government Programs: Programs like Medicaid and certain veterans’ benefits may provide support for senior care in specific situations. Each program has different eligibility criteria, so it’s a good idea to explore these options.
* Reverse Mortgage: For some homeowners, a reverse mortgage allows them to access home equity, which can be used for in-home care or other care-related expenses.

Discussing costs with a senior care advisor or financial planner can be an essential step toward finding the best financial strategy.

**4. How Do I Talk to My Loved One About This?**

Initiating a conversation about extra support can feel daunting, but here are a few tips to make it more comfortable:

* Be Compassionate: Approach the topic with empathy and understanding, reassuring them that the goal is to keep them safe and comfortable.
* Involve Them in Decisions: Let them share their thoughts and feelings about where they live and the kind of help they might want. Making them part of the decision-making process can reduce resistance.
* Start Slowly: You don’t have to cover everything in one conversation. Begin with a casual check-in about how they’re feeling in their home and build from there.

Talking with a senior real estate professional can also make the conversation easier. A CSHP can explain the different types of support available and help you navigate what may be a big lifestyle change.

**5. How Can We Arrange Support When We Live Out of Town?**

Living far from your senior loved one can add complexity to coordinating care. Here’s how to make it easier:

* Work with Local Professionals: A local Certified Senior Housing Professional or senior care coordinator can be your “eyes and ears” on the ground, helping with everything from home assessments to care arrangements.
* Use Technology: Tools like remote monitoring devices and video check-ins can give peace of mind that your loved one is safe, even from a distance.
* Schedule Regular Visits: Plan family visits or assign a nearby friend or relative to check in regularly.

**Next Steps for Supporting Your Loved One**

Whether your loved one needs a bit of help at home or may benefit from assisted living, these conversations and decisions are often new territory. As a Certified Senior Housing Professional, I’m here to help make the process easier and provide the guidance you need to ensure your loved one’s safety and comfort. Feel free to reach out to me at 201-925-0957, Lorraine Montalbano CSHP