

Plan the Future for You and Your Spouse's Long-Term Care





If you're over fifty, you are all too aware of your coming retirement. If you are over sixty, you are even more aware of the amount of planning that is necessary to age well.

So why –then– do so few seniors adequately plan for their future?

This problem becomes even more complicated should you or your partner face age-related complications. Planning is the only path to preparation, even if it is something we'd rather not think about. However, having a plan in place can be surprisingly uplifting and hopeful.

Planning for the Future

Today, people are living longer than ever. While this is certainly good news, this longer life span also means the majority of seniors will require some form of long-term care. And if you do not properly plan, some situations can get pretty complicated. Especially if you and your partner aren't aging the same way.

Whether it's genes or lifestyle, some people are at higher risk for complications as they age. But this prognosis isn't as bleak as it once might have been, it simply means that you should start considering plans for your future long term care needs. The sooner you start planning your options, the more you will have.

You can start planning in five simple steps:

1. Confer with Family, Friends, and Neighbors:

Let the people close to you know your long-term care planning has begun. You may want to discuss and decide who will be involved in your support system. If you are planning for your spouse or partner, then you will be the primary caregiver, though take note; you will need a support system as well.

Sit down with your partner and discuss long-term support. You should both express what you want your future together to look like. Once you know what you're both looking for, you can start your research to find the right scenario for you. Most people want to stay in their homes as long as possible, however, you should have a plan for you to avoid caregiver burnout.



2. Vet Local Communities:

The number one reason people move into a CCRC (Continuing Care Retirement Community) is to gain access to a continuum of care. Although it may not be your first choice, it is a good idea to look into your local CCRCs in case your spouse's health should change. Vetting CCRCs will reduce the stress of having to make a fast decision in a time of crisis.

3. Contact a Care Manager:

A care manager is a person who is specially trained in long-term care planning and helps you navigate the complicated health care field. They work as a liaison between you and your care provider. They will help you and your partner decide which courses of action are right for you and your potential health needs. This is typically the most complicated step. In this step, you will have to plan for how much you can afford in long-term care and how you will pay for it. It is vital to do this long before it is needed because when a health crisis hits, this is when you are most vulnerable. It is important that both partners are able to afford support as they age.



4. Talk to a Care Coordinator:

A care coordinator is a particular kind of care advocate who works for a Continuing Care at Home (CAH) program. Should you choose to join this type of program, your coordinator will give you advice on how to stay in your home as you age. The goal is to keep you as independent as possible as long as possible. This is beneficial as it will minimize your time spent in a hospital or rehab facility should a medical need arise. They will additionally advocate for and support you if your health takes a turn. They will help manage your services, track health changes and partner with you to make decisions related to your care.

5. Update Your Plan:

If you have everything in order ten years ahead of when you may need it (which is what we recommend) you might want to go over it every few years to make sure it still works for your situation. We don't encourage you to change it since that would start the process all over again, but rather checking that all the I's are dotted and T's are crossed. Once you are certain your plan is set, you and your partner can both relax.

Preparation

Counseling can be very helpful when making big decisions. This is not only a good idea when any financial planning is needed but also vital to plan for emotional needs. Whether it's a trusted counselor or clergy, having someone who is willing to help support you mentally, emotionally, and spiritually is good practice.

Financial Planning

When it comes to financial planning, there are multiple options. From Social Security to private pensions, having some type of savings is a top priority for many seniors. However, pensions are quickly becoming a thing of the past. This means planning is more important than ever.

You want to start saving as soon as possible and begin decades before you plan to retire. You will want to do several things when planning your long-term finances, however, be sure to consult a professional whenever making financial decisions.

▶ **Conduct a cost of living evaluation and account for inflation.**

This will help you determine if where you currently live is where you want to stay.

▶ **Create a budget for your before and after retirement plan.**

If you're speaking with a Financial Planner, they'll be able to help with this step. However, the most important thing here is to be absolutely honest with yourself about your spending. Making a budget that doesn't reflect your actual spending won't be helpful to you or your spouse. Be sure to plan for long-term care costs.

▶ **Consider long-term care insurance.**

Long term care insurance (LTCI) is a specific insurance plan that reimburses insurance holders for home care services, assisted living, and nursing expenses. These plans give policyholders peace of mind because such plans aid in preventing unexpected health expenses. LTCIs help individuals from dipping deep into their retirement savings when changes occur.

▶ **Look into Continuing Care at Home (CAAH) options.**

A CCAH is a program offering service packages for your specific goals in aging well in your own home. Benefits include financial planning, care coordination, and wellness advocates. The cost of these memberships are based on the benefits package you choose. Some CCAH programs have a fee structure that includes an upfront deposit in addition to monthly membership charges and others simply charge an annual fee.



Emotional Planning

Don't get caught off guard when big changes occur and make sure you account for an emotional support system. Whether it's a spouse/partner or neighbor, be sure to have someone you know you can lean on emotionally if times get tough. Many seniors may be required to care for their spouse/partner who really should be taken care of by someone else. Though this may not sound like a difficult time to get through, many adults face emotional hardships when caring for a family member.

Caregivers can feel like they can no longer communicate honestly with their partners because they simply want them to focus on getting well. This can result in caregivers keeping too much to themselves and feeling isolated and depressed.

If you need support, your increased dependence on your spouse/partner may make you feel like a burden. This is on top of any medical cause for the change in care needs. You should just focus on getting well, which means having your emotional support giver ready.

Remember Your Partner's Independence

This may seem a strange point to emphasize in a guide about how to care for your spouse/partner, but it is nonetheless important. When your partner's relationship to you changes, as in partner to caregiver, it can cause some complex emotions including frustration, resentment, and helplessness. To avoid these feelings, it is important for you to do what you can to support and encourage whatever degree of independence they are capable.

Keep Physically Fit

The best way to manage the difficulty of caring for your partner long-term is to stay physically fit. Staying active and fit is not only the best way to avoid physical injury, but it's great for your mental health as well. Studies show that those who remain active as they age need less care. This means stretches and daily exercises such as:

- Running
- Biking
- Swimming
- Walking
- Weight Lifting
- Planks
- Sit-ups
- Crunches
- Bicycle Kicks
- Leg Lifts



The Reality of Caring for Your Spouse Alone

Considering the care of your dearest companion can be extremely distressing. Not just the logistics of care, but the severe emotional toll it can take on the caregiver. Burnout, guilt, resentment, and unfortunately grief. Caregivers may start grieving their partners before they are gone, but they may also start grieving the relationship they once had. The hard reality when one partner starts caring for the other is that the nature of their relationship changes.

This realization can be stressful, but there are CCAH programs available to make this process as stress-free as possible. It is also important to keep in mind that these decisions are very personal and you should talk to your partner about what they want.

Caregiver Burnout

Feeling all of the emotions we discussed above is not only understandable, it's more common than you might think. However, managing more than one of these stressors at a time for long periods can lead to caregiver burnout. According to psychologists, caregiver burnout is a state of physical, emotional, and mental exhaustion caused by caring for another person. Dealing with multiple prolonged and highly stressful issues can lead to hopelessness, depression, exhaustion, and resentment. This occurs when caregivers don't get the help they need, or if they try to do more than they are capable (physically or financially).

Clinically, burnout is defined as a debilitating psychological condition brought about by unrelieved stress and is taken seriously by health professionals.

If you are approaching caregiver burnout, or think you are already experiencing it, now is the time to consider your options. We know this can be a very difficult decision to make, but getting the information you need is the first step to making the right choice for your situation.



When It's Time For Help

If you've prepared for your long-term care there should be a point when you accept help. This is not only important for your partner's health but also for yours.

So, what does burnout look like?

If you are approaching caregiver burnout, or think you are already experiencing it, now is the time to refer to the plan you made for the future. Some signs of caregiver burnout are:

- Anxiety
- Guilt
- Grief/Loss
- Loneliness
- Exhaustion



Making Decisions

If the time comes when your partner needs more care, it might be time to consider other options. Finding the right support for you and your partner with different health needs comes down to a delicate balancing act. One partner may need to make certain concessions and compromises which can put additional stress on a relationship.

Continuing Care Retirement Communities (or CCRC's) are good options for couples because they provide a full spectrum of care. Meaning your partner can get the support they need without you having to care for them.

Other Options

A Continuing Care Retirement Community (CCRC) is a good option for couples with different support needs because CCRC's provides several variations in housing and degrees of support. They include independent living, assisted living, rehabilitation, and skilled nursing. This means that your partner can get whatever care they need at any stage.

CCRC's are designed for individuals and couples to move into independent living homes while they are healthy and active. As needs change, you will have access to additional levels of service. This can be a much-needed relief for someone who is worried about the health of their partner. Knowing their future care is in place provides a great sense of security.

Keeping Your Relationship Strong

A benefit of moving to a CCRC is that you can get your relationship back with your spouse/partner. The role that you must take on as a caregiver is loving, though not the same as your role as a spouse/partner. Once you accept help to support you, you and your spouse/partner can go back to simply being friends.

Taking on the role of a caregiver can mean a departure from the role of a son or daughter. This can lead to feelings of shame, embarrassment, and even resentment. While it's not uncommon for a role reversal of this nature to occur at some point, it doesn't lessen the blow of losing the relationship you once had. One of the greatest gifts you can give yourselves is a plan to prevent this permanent change in your relationship.



Confident Living

A LIFE ENRICHING
COMMUNITIES PROGRAM

The Choice in Wellness LifestyleSM

Confident Living is a continuing care at home program (CAAH) offered by Life Enriching Communities (LEC) designed to help people navigate their options so they can live independently in their own homes.

Call for more information: 513-719-3522 or visit www.confident-living.org

Life Enriching Communities also owns and operates three senior living communities (CCRCs)...

CINCINNATI AREA

- Twin Towers, College Hill: 513-853-2000
- Twin Lakes, Montgomery: 513-247-1300

CLEVELAND AREA

- Concord Reserve, Westlake: 440-871-0090

For additional resources you can visit us online at: www.lec.org



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