



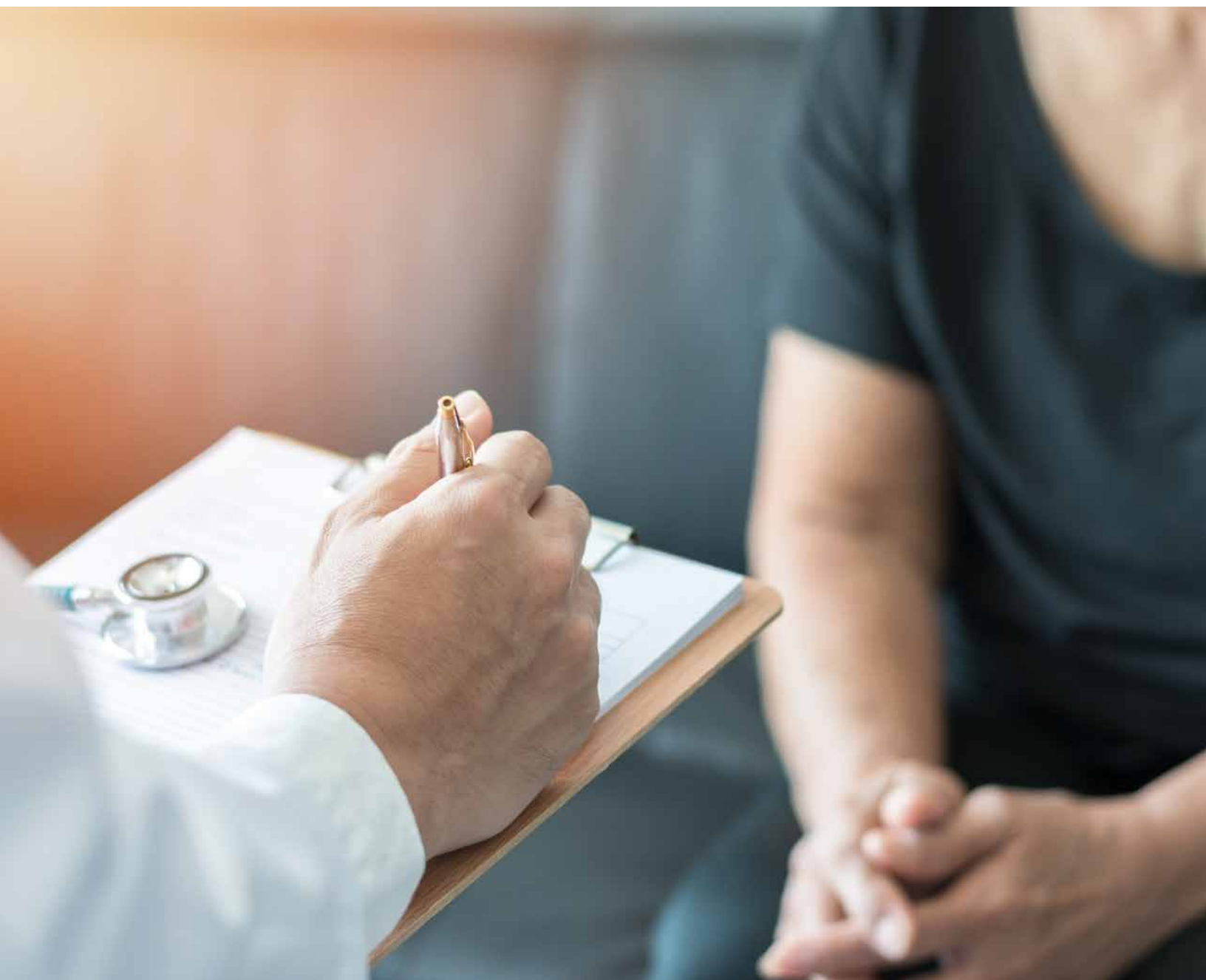
**Just the Facts**  
Your Guide to Memory Care

## An Alzheimer's Disease Diagnosis Is Likely One of the Last Things You Wanted for Your Loved One.

**Just hearing the words can spark fear, confusion and a profound sadness for your entire family. The magnitude of it can be overwhelming.**

By now you've likely heard the term 'memory care,' but what is it exactly? Does your loved one need it right now? What are your options? What can you expect? And how do you pay for it?

We can help. In this guide we'll answer each of those questions and give you the tools to focus on what's most important; making sure your loved one is in the right place and that you all have the right support.





## Memory Care Communities Defined

Memory care communities are specifically designed to nurture those with Alzheimer's disease and dementia with 24-hour supervised care. Senior living communities that offer memory care do so with specially trained staff that provides individualized support in a safe environment with opportunities for your loved one to find purpose and joy.

That being said, not all memory care communities are alike. Some may offer more or less and/or have areas in which they specialize. However, in a typical memory care community you'll find basics such as:

- A private or companion apartment
- Meals and snacks
- Medication management
- Personal care
- Cognitive and physical therapy
- Fitness programs
- Social activities
- Housekeeping and laundry services

### Special Training for Memory Care Staff

Training for staff in memory care communities goes beyond assistance with daily living tasks such as bathing, grooming and dressing to include a deeper understanding of dementia and its effects on the brain, how to care for the specific needs of those with Alzheimer's disease and other dementias, techniques for managing challenging behaviors and effective communication strategies.

## When Is It Time for Memory Care?

Ultimately, determining that your loved one needs more care than can be provided at home is a decision only your family can make. There are however, indicators that suggest it may be time for a more advanced level of care. Examples include:

### *Safety Issues*

Dementia-proofing the home is becoming more difficult as your loved one begins wandering, confusing night and day, struggling to use appliances safely, setting the thermostat extremely hot or cold, and in general, losing their judgement to make safe choices. They may also be getting lost more frequently when leaving the house, and/or locking the keys in the car or house.

### *Health Issues*

Your loved one exhibits aggressive behaviors, problems with incontinence, decreasing mobility, inexplicable weight loss or gain, more frequently makes medication errors or forgets to bathe.

It's also important to consider your loved one's emotional state when considering whether staying at home is in their best interest.



Enjoying the great outdoors can often pose risks and be intimidating for those with memory challenges. That's why Friendship constructed a secure memory care patio where residents can go at their leisure to enjoy sunshine, fresh air and the Blue Ridge mountain views.

At Friendship, our memory care program takes into consideration the safety, security and support of residents, and makes sure everyone still has fun! Residents recently enjoyed a Rubber Duck Slip-N-Slide activity and our Facebook posting of the day went viral!



### Ask yourself:

- Does your loved one seem depressed or isolated?
- Do they have enough social stimulation?
- Are they exposed to activities to strengthen cognitive functioning?
- Do caregivers know how to appropriately respond to agitation?
- Is your loved one's life as rich and full as it could be, despite their illness?

### Did You Know?

Communities with memory care programs report the following improvements in resident quality-of-life factors:

- Reduction in medication and negative medication side effects
- Decreased falls and injuries
- Fewer emergency room visits
- Fewer incidents involving violent behaviors
- Increased nutrition and reduction in vitamin deficiencies
- Increased independence and social interaction
- Increased happiness as residents are functioning at a higher level
- Improved or maintained mental functioning in half to three fourths of residents over a six month time period

- Source: A Place for Mom

## Your Memory Care Options

When you decide that your loved one needs care outside of the home, it's time to do your homework. The most common options are: a memory care neighborhood within an assisted living community or a stand-alone memory care community, which could be part of a large senior living campus with access to other types of care as well.

### *Memory Care within Assisted Living*

The memory care neighborhood of an assisted living community generally offers similar accommodations and services as a stand-alone environment including access to medical care, safety measures, wellness programs, social activities, three daily meals and specially trained staff. Advantages of choosing this environment include:

- The ability to start in traditional assisted living and transition into memory care as needed.
- A solution for couples that want to remain close when one person has dementia and the other does not — they can remain together without the burden of caregiving.
- A smaller neighborhood, the resident count is usually less.
- Access to assisted living amenities and programs.

### *Stand-Alone Memory Care*

However, stand-alone memory care is designed for those with dementia alone. Everything in the community has the specific needs of these seniors in mind including:

- A layout that is easier to navigate and more secure in order to prevent wandering.
- Specific color and lighting usage to create a calm, relaxed environment.
- A familiar daily structure, often with the same caregivers.
- A lower staff-to-resident ratio for more individualized care.



Memory care is available at Friendship's North campus, within the Friendship Health & Rehab Center.



## Finding the Best Fit for Your Loved One

Keep these questions in mind as you tour communities:

- What level of personal assistance can residents expect?
- What are the qualification requirements for the staff?
- Are staff members offered additional or continuous training opportunities?
- What is the staff-to-resident ratio both day and night?
- What are the monthly costs for housing and care, and what services are included in those costs?
- Are the rooms private or semi-private, and what are the differences in cost for each?
- How is the community secured?
- What about special dietary restrictions or requests?
- What programs (exercise, physical therapy, social and other activities) are offered?
- Do you accommodate special needs, such as diabetic care, mobility issues, aggressiveness or wandering?
- How are the residents with differing cognitive ailments grouped together?
- How do you handle medical emergencies?
- How often are housekeeping and laundry service provided?
- How often do residents leave the community for outside activities?
- How often can friends and family visit?
- What's the best way for friends and family to receive updates on a loved one's well-being?
- What is the policy for discharging a resident from the community?

## Enriching the Life of Your Loved One

At its core, memory care strives to improve quality of life and help to maintain individuality and independence for as long as possible. A key component in doing that is through enrichment programs that support purposeful and active living.

### Daily Life in Memory Care

You can expect daily activities for your loved one that include sensory stimulation, cognitive therapies, physical and occupational therapies and exercise. Social engagement is also a focus so you'll find numerous opportunities for your loved one to interact as well. These activities offer a balance of physical, cognitive and social engagement for residents to enjoy throughout their day.

### Unique Therapies

Music and/or art therapy may also be used as research has shown they are beneficial in helping to reduce aggression and agitation for those with Alzheimer's disease and dementia.

### Dining

Dining experiences in memory care provide nutritious options that are easy to chew and may include finger foods to promote independence in an intimate environment where your loved one can feel comfortable and relaxed. Dining assistance is also often available.

## Dementia Affects the Whole Family

Support your loved one not only by visiting them and keeping in close contact with the community; you can also continue to educate yourself on Alzheimer's disease and dementia to be even more empowered and confident in planning for their future through resources such as the Alzheimer's Association ([alz.org](http://alz.org)).

Your memory care community can be a great source of support for you by partnering with you in your loved one's care and helping you to better understand dementia's effect on brain function and behavior. They may even have a support group hosted at the community.

Our partnership with Healing Strides, an equestrian therapy program, is just one example of the unique and engaging therapies offered at Friendship.





## The Cost of Memory Care

According to the Alzheimer's Association, the average monthly cost for memory care in the United States is \$5,000. The cost for memory care does vary greatly however, depending on geographic location, level of care and private versus semi-private room, and as such can range from \$2,000 to \$7,000 per month.

And while the specialized care and support found in memory care is invaluable, how to pay for it is a major concern for most families. Fortunately there are options to help offset the cost.

### *Options that may help with the financial burden include:*

**Veterans Aid & Attendance Benefit** - Wartime veterans or a surviving spouse with limited income may be eligible to receive a non-service connected pension to assist in paying for long-term care. Visit <http://www.va.gov/> to learn more.

**Long-Term Care (LTC) Insurance** – If your loved one already has LTC insurance this may help to pay for the cost of memory care by covering care that is typically not covered by health insurance, Medicare or Medicaid.

**Life Insurance Conversion** - A largely unknown option, anyone with an in-force life insurance policy can transform that policy into a pre-funded financial account that will disburse a monthly benefit to help pay for long-term care needs. And unlike life insurance, this account is a Medicaid qualified asset.

## How to Prepare Financially

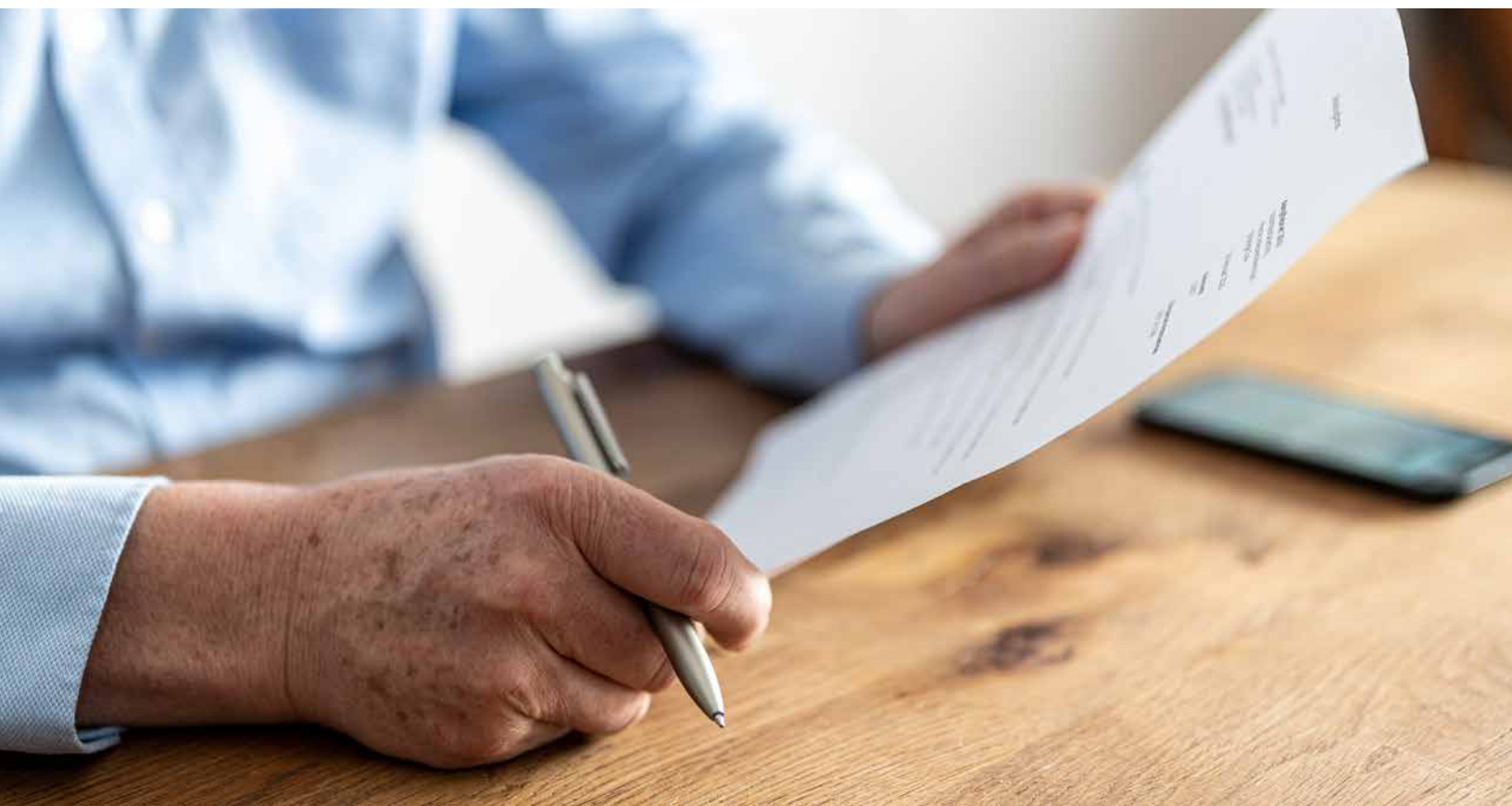
First, get the family together to discuss putting a financial plan in place. Talk about needs and goals as well as how to handle ongoing financial duties such as paying bills, managing benefit claims, making investment decisions and preparing tax returns.

Gather and organize financial documents for your loved one such as:

- Bank and brokerage account information
- Deeds and mortgage papers
- Insurance policies
- Monthly or outstanding bills
- Pension and other retirement benefits
- Social Security payment information
- Stock and bond certificates

Then, consider consulting a financial advisor and/or estate planning attorney who specializes in elder care and/or long-term care planning to discuss:

- Insurance options
- Pension, retirement benefits and personal property that may be potential income
- Programs in which your loved one is eligible
- Potential tax deductions
- Analyzing investment portfolio with your loved one's long-term needs in mind





To learn more or to arrange a personalized tour please call **540.265.2213**

[friendship.us](http://friendship.us)