

Senior Living Resources and Advisors



www.CarePatrol.com

**CarePatrol of
Northern Arizona**
928-515-3100



The first agency of its kind, CarePatrol is a pioneer in the senior living advisement industry that was founded in 1993 by a social worker and has grown to be the largest in the nation.

Since 2009, the local CarePatrol team has helped hundreds of client-families to maneuver the decision-making process that comes with finding the '*best care*' for themselves, or an elderly loved one.



CarePatrol's elder services are of No-COST to the seniors we serve, a most beneficial resource and with over 200 locations in 35 states and recently opened in Canada, CarePatrol is recognized as the top, #1 rated senior care advisors in the nation. Again, a no-cost service, as we are paid through a consortium network of elderly care facilities, so families do not incur any costs related to our services.

Michelle Kiel, Owner

- **Certified Senior Advisor, CSA**
Member of the Society of Certified Senior Advisors
- **Licenses & Certifications:**
 - Certified Placement and Referral Specialist
 - Member of PASRS & NPRA
 - Alzheimer's Community Educator

17 YEARS in Senior Industry







Nikki Gebhart

- **Eldercare Advisor**



What is CarePatrol?

-  We **HELP** families find Independent and Assisted Living Communities, Memory Care Settings & In-Home Care Services
-  We **REVIEW** the care and violations history of the communities we work with
-  We **TOUR** our clients to our recommended facilities, much like a Realtor shows families to new homes
-  We are a **FREE** community service because we are paid by the thousands of providers in our national network



Let's Talk Senior Living Options:

- Staying at Home
w/in-home care services: *Avg \$30-\$40 per hour*
- Independent Living (IL): *Avg \$2,500 per month*
- Assisted Living (AL): *Avg \$4k to \$6k per month*
- Memory Care (MC): *Avg \$5k to \$9k per month*
- Residential Care Home: *Avg \$3k to \$6k per month, AL &/or MC*
- Skilled Nursing Facility (SNF): *\$7k to \$10k per month*
- Continuing Care Retirement Community (CCRC):
Buy-In Fee ranging from \$50k to \$850k & up, plus monthly rate

How much care will you need?

The duration and level of long-term care will **vary from person to person** and often changes over time.

Here are some statistics (*all are 'on average'*) you should consider:

- Someone turning age 65 today has almost a 70% chance of needing some type of long-term care services and support in their remaining years.
- **Women need care longer** (3.7 years) than men (2.2 years)
- **One-third of today's 65-years-olds** may never need long-term care support, but 20 percent will need it for longer than 5 years

Many people think the phrase 'long-term care' refers to an insurance policy. While insurance may be part of your strategy, long-term care encompasses everything from long-term services and support and finances, to where you will live and how you will navigate the myriad of legal, family, and social dynamics along the way.

The table below shows that, overall, more people use long-term care services at home (and for longer) than in facilities.

Distribution and duration of long-term care services

Types of Care:	Avg # of years people use this type of care:	Percent of people who use this type of care:
Any services	3 years	69%
<u>AT HOME</u>		
Unpaid care only	1 year	59%
Paid care	Less than 1 year	42%
Any care at home	2 years	65%
<u>IN FACILITIES</u>		
SNF (Skilled Nursing Facilities)	1 year	35%
Assisted Living/Memory Care	Less than 1 year	13%
Any care in facilities	1 year	37%

How do you pay for Senior Living & Care?

- Private Pay
 - *Social Security, pension, IRA, 401k, savings, etc.*
- Long Term Care (LTC) Health Insurance
- VA Aid & Attendance Pension (See Next Slide)
 - *Veteran Only:* \$2,358 per month
 - *Surviving Spouse of a Vet:* \$1,515 per month
 - *Veteran and Spouse:* \$2,795 per month
 - *Two Veterans Married:* \$3,740 per month
 - *Veteran with ill Spouse* \$1806 per month
- Medicaid - ALTCS
 - *Income restrictions apply*
- Bridge Loan
- Cashing Out Life Insurance Policy
 - *LAST* resort/option!



VA Aid & Attendance Periods of War

MYTH: *No service connected disability needed



WARTIME ERA	DATES
World War II	Dec 7, 1941 to Dec 31, 1946
Korean Conflict	June 27, 1950 to Jan 31, 1955
Vietnam Era	Aug 5, 1964 to May 7, 1975* <i>*11/1/55 to 8/4/64 extended dates for veterans that were stationed in Vietnam.</i>
Persian Gulf	Aug 2, 1990 to undetermined



Transition Planning

When is it time to call CarePatrol?

Signs your loved one may need more help:

- Unable to prepare their own meals
- No longer able to managed their meds
- Unexplained dents and scratches to a car
- Isolation and depression
- Unexplained bruising, history of falls
- Weight loss
- Missing important appointments
- Memory Impairment



Remember, it's always better to plan than to react.

Benefits to Consulting with CarePatrol

Our Team Can Help!



1. We reduce senior and family stress
2. Timely Transitions
3. Difficult Transitions
4. Quality Care
5. Experience



Avoid using **Google**, or any other online search engine!

- Google is a wonderful and helpful tool, *but not for this important task.*
- Warning: Completing online information requests to obtain additional data may lock you in contractually and send your personal information to numerous communities, that will immediately start calling your phone. ***Be cautious, friends!*** When this happens, CarePatrol may not be able to represent you.



Call the LOCAL Experts!

The *MISSION* of CarePatrol

Your Partner in Senior Care Solutions



To provide our senior-clients:

- C** - Care Discovery Time
- A** - Advocacy
- R** - Resources that are helpful
- E** - Education of care options

To Summarize:

- Finding a safe, appropriate senior living community without assistance is time consuming, stressful and mistakes are often made that make the transition more challenging and overwhelming than it should be.
- The costs associated with senior living vary greatly.
- It is never too early to start planning.



*No matter your or your loved one's journey, our **GOAL** is to help.*



*Have Questions?
Need Help?
Call us today!*



Call or Text: 928-515-3100

