



Susan Wielechowski, CADDCT, CDP, PAC

- Home of the Alzheimer's Foundation of America
- Helping seniors navigate the healthcare system
- Support with seniors finding the correct environment when needing placement
- Support for family caregivers – **YOU ARE NOT ALONE**
- Conversations on how to prepare for **END-OF-LIFE**
- Support Groups
-



ALZHEIMER'S FOUNDATION OF AMERICA

CIRCLE OF LIFE SENIOR RESOURCE CENTER

(BEHIND CHIPOLTE IN DEPOT MARKETPLACE)

377 NORTH MONTEZUMA STREET

SUITE #102

PRESCOTT, AZ 86305

#928-237-4795

WWW.CIRCLEOFLIFERESOURCE.COM

OFFICE HOURS M-F 8:00 AM TO 4:00 PM

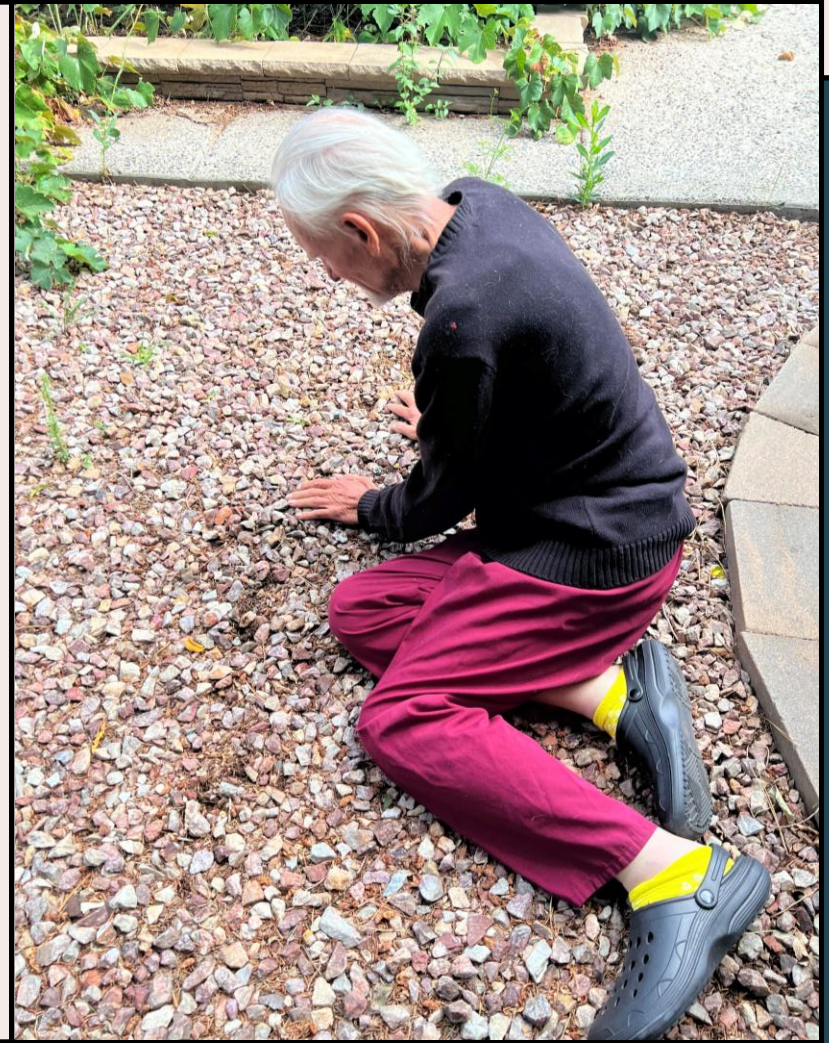
24/7 PHONE HOURS



AGING WITH SUPPORT



GOLDEN YEARS ARE NOT ALWAYS SO GOLDEN!





UNDERSTANDING AGING

- **Physical change**
 - Mobility, vision, hearing and chronic conditions shift daily routines.
- **Cognitive health**
 - Memory and processing speed change gradually; decline is not inevitable.
- **Social connection**
 - Isolation is a major risk factor; community and family ties protect wellbeing.
- **Independence with support**
 - Small, timely help at home preserves dignity and delays higher levels of care.

Physical Aspects of Aging

Understanding the physical changes that occur with aging is essential.

Muscle Mass Decline — Muscle mass typically decreases by about 3-8% per decade after age 30, affecting strength and mobility.

Bone Density Loss — Bone density decreases, particularly in women post-menopause, increasing the risk of fractures.

Skin Changes — Skin loses elasticity and moisture, leading to wrinkles and sagging as collagen production declines.

Sensory Function Decline — Vision and hearing often deteriorate with age, with common issues such as presbyopia and presbycusis that impact daily activities.



[This Photo](#) by Unknown Author is licensed under [CC BY-NC-ND](#)

What is brain health?

Brain health refers to how well a person's brain functions across several areas. Aspects of brain health include:

Cognitive health — how well you think, learn, and remember

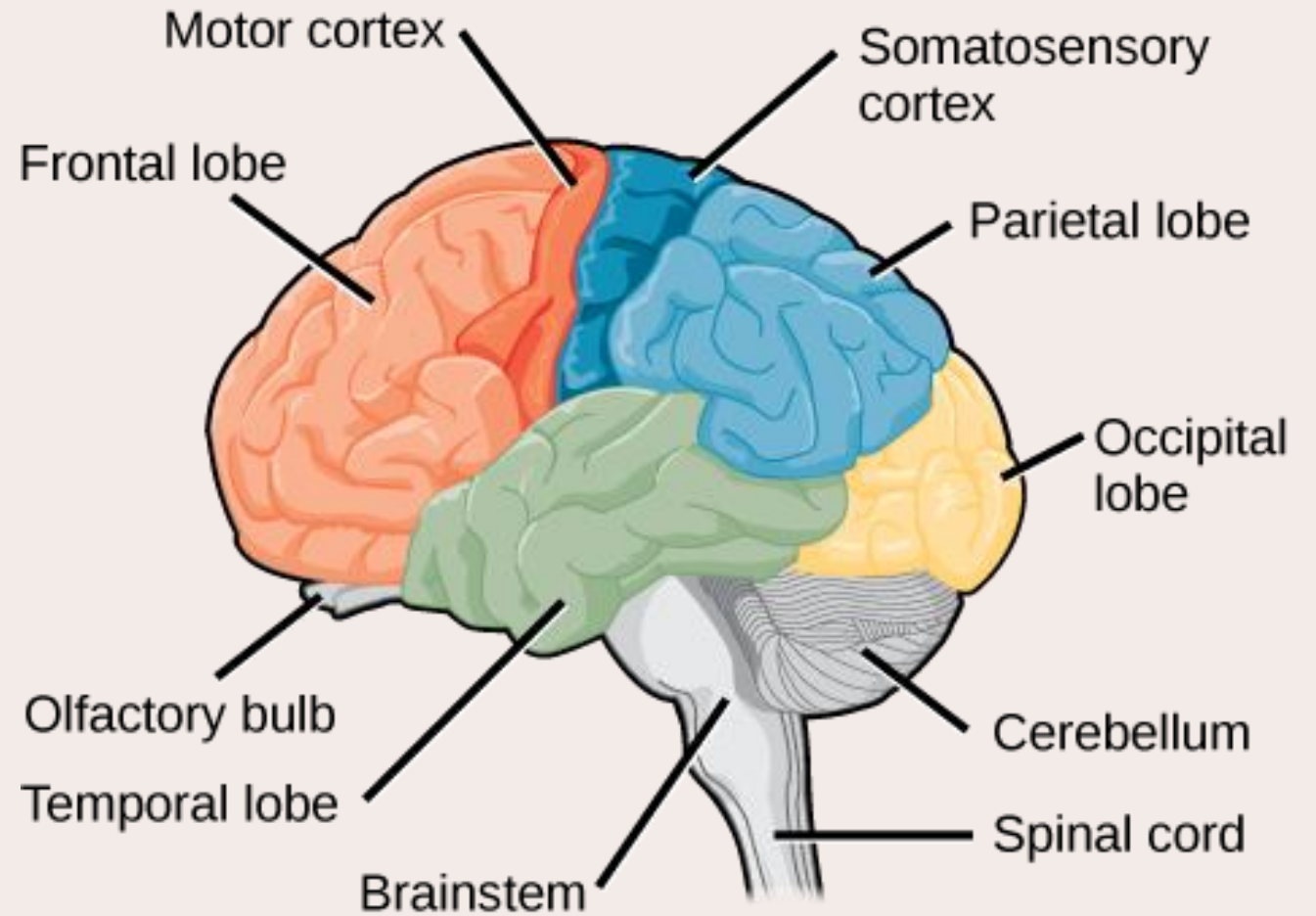
Motor function — how well you make and control movements, including balance

Emotional function — how well you interpret and respond to emotions (both pleasant and unpleasant)

Tactile function — how well you feel and respond to sensations of touch, including pressure, pain, and temperature

Sensory function — how well you see, hear, taste, and detect odors

Brain health can be affected by age-related changes in the brain, injuries such as stroke or traumatic brain injury; mood disorders such as depression, substance use disorder, or addiction; and diseases such as Alzheimer's and related dementias.



[This Photo](#) by Unknown Author is licensed under [CC BY-SA-NC](#)

SOCIAL COMMUNICATION

Understanding the role of social communication can enhance seniors' well-being.

Mental Health — Regular social interaction can lower the risk of depression and anxiety among older adults.

Physical Health — Strong social connections are linked to better physical health outcomes, including lower mortality rates.

Cognitive Function — Engaging in conversations and social activities can help maintain cognitive abilities and reduce the risk of dementia.

Community Engagement — Participation in social activities fosters a sense of belonging and community, which is vital for emotional well-being.



[This Photo](#) by Unknown Author is licensed under [CC BY-SA](#)

GIVING UP YOUR INDEPENDENCE

- Walking with an unsteady gate
- Recovering from an illness or injury
- No longer safe to drive
- Falling behind on daily tasks and chores
- Struggling with meals
- Becoming lonely and isolated – Depression
- Needing a family/caregiver 24/7





AGING AND DRIVING

- **Driving means independence**
 - The keys represent freedom, errands, and staying socially connected.
- **Warning signs to watch**
 - New dents, getting lost on familiar routes, slower reactions, night-vision trouble. **SOMEONE NEEDS TO STEP UP AND TAKE THE KEYS!**
- **Extend safe driving**
 - Vision and hearing checks, medication reviews, refresher courses, daylight-only trips. **SET UP A DRIVER'S TEST AT THE MV FOR TESTING.**
- **Plan the transition early**
 - Talk before a crisis and line up rides, transit, and delivery options that preserve dignity.

Preparing when you should have the talk with yourself

- Financial breakdown? Looking at places before you are forced by injuries.
- Do you have a caregiving team?
- Companionship?
- Safety?
- Are you relying too much on family and neighbors?
- Will all my wishes be met? Have you spoken them out loud?
- Do you have a DNR, Will, 5 Wishes, or Power of Attorney (Financial, Medical, and Cognitive)
- Cremation? Funeral? Celebration of Life?





SHARING YOUR WISHES

- **Start before you have to**
 - A calm conversation today beats a rushed decision in a hospital hallway.
- **Name what matters most**
 - Where you want to live, what care you would accept or refuse, who speaks for you.
- **Put it in writing**
 - Advance directive, health care proxy, power of attorney — and tell family where they are kept.
- **Keep the conversation going**
 - Revisit wishes after any major health changes so everyone stays on the same page.

START NOW!

- Picking a Power of Attorney for Healthcare, Mental Healthcare, and Financial (does not have to be the same person)
- 5 wishes – Advance Directive - DNR (Do Not Resuscitate)
- A Will or Trust – (discuss with lawyer) Take time to think about who will be the executor of the estate.
- Funeral Arrangements?



- EMERGENCY INFORMATION FOR EMT

- On Refrigerator – DNR, YOUR emergency contact number – A List of Medications, and your Doctor's Name. Place in envelope and MARKED DNR very Big.
- Make sure your emergency contact knows where all your important paperwork is. POA Health, Financial and Cognitive, Living Will
- Banking information



TOUR NOW!

Assisted Living
Homes
and Memory
Care



PERSONALITY AS PRESENT, NOT IN THE PAST? * Pricing is \$4,500.00 to \$14,000.00 Monthly. Medicare does not pay for Assisted Living.* Does the facility or home accept Arizona Long Term Care (MEDICAID)? * If you run out of money, will they kick you out? * Does the facility or home accept behaviors such as entering other residents' rooms, wandering, exit-seeking, being loud, being up at night, hitting, and yelling?

ASSISTED LIVING FACILITIES/MEMORY CARE

- 10 + RESIDENTS / 1 Caregiver to 10/12 residents – at night, could be 1 caregiver to 20.
- Institutional setting
- More socialization/ activities/ day trips
- 3 meals a day, snacks (some you will pay for)
- Pay for levels of care. (ex: medication assistance, showering, incontinent changes)
- You will purchase all personal products – Some facilities are all-Inclusive.
- Spouses/Partners will be separated

ASSISTED LIVING HOMES/MEMORY CARE

- 5 to 10 residents to 1 or 2 caregivers – 1 caregiver at night.
- Family setting
- Not as many activities
- 3 meals daily, snacks included in pricing – home-cooked meals
- Pay level of care? Pay for Personal Items?
- Spouses/Partners can stay together
- Less hectic and quieter
- Does everyone have Dementia/Alzheimer's?

HOME HEALTHCARE



HELP TO STAY AT HOME LONGER

HOME HEALTHCARE – NON - MEDICAL

- PRIVATE PAY \$38.00 to \$45.00 an hour/ some have a 3-hour minimum and 16 hours a week.
- 24/7 Care - \$27,360.00 a month (\$38.00 an hour)
- Medicaid will pay – lack of help in Prescott
- NON-CERTIFIED CAREGIVERS
- Can not give medications – they can remind
- Companionship – can cook, light housekeeping, transportation to doctor's appointments, run errands
- CAN USE HOME HEALTH AGENCY OR HIRE PRIVATE CAREGIVER

MEDICAL HOME HEALTHCARE

- MEDICARE WILL PAY FOR THE AMOUNT OF TIME – DOCTOR MUST REFER YOU
- Licensed NP, RN, Certified Nursing Assistant
- Can set up medication sets
- Physical Therapy / Occupational Therapy
- No cooking, cleaning, errands. Transportation to Doctor appointments

HOSPICE CARE





International End of Life Doula Association

A death doula provides nonmedical emotional, spiritual, and practical support to people who are nearing the end of life and to their families. Think of them as informed companions who fill the gaps that medical care cannot cover, sitting with someone during their final hours, helping them create meaningful projects to leave behind, guiding families through grief, and simply being a consistent, calm presence during one of life's most difficult transitions.





WILL THE MONEY LAST?

- **A very common worry**
 - Many older adults fear outliving their savings more than they fear dying.
- **What drives the shortfall**
 - Longer lifespans, rising health and prescription costs, inflation, and long-term care.
- **Get the real numbers**
 - List income, essential expenses, and assets so the gap is known instead of feared.
- **Help that is often missed**
 - Benefit programs, prescription and utility assistance, tax relief, and home equity options.

GROSS INCOME LIMITS:

Single applicant \$2,982.00/month

Married applicant \$2,982.00/month, or both spouses combined \$5,964.00/month

COUNTABLE RESOURCE LIMITS:

Single applicant \$2,000.00

Married applicant Community Spouse Resource limits*:

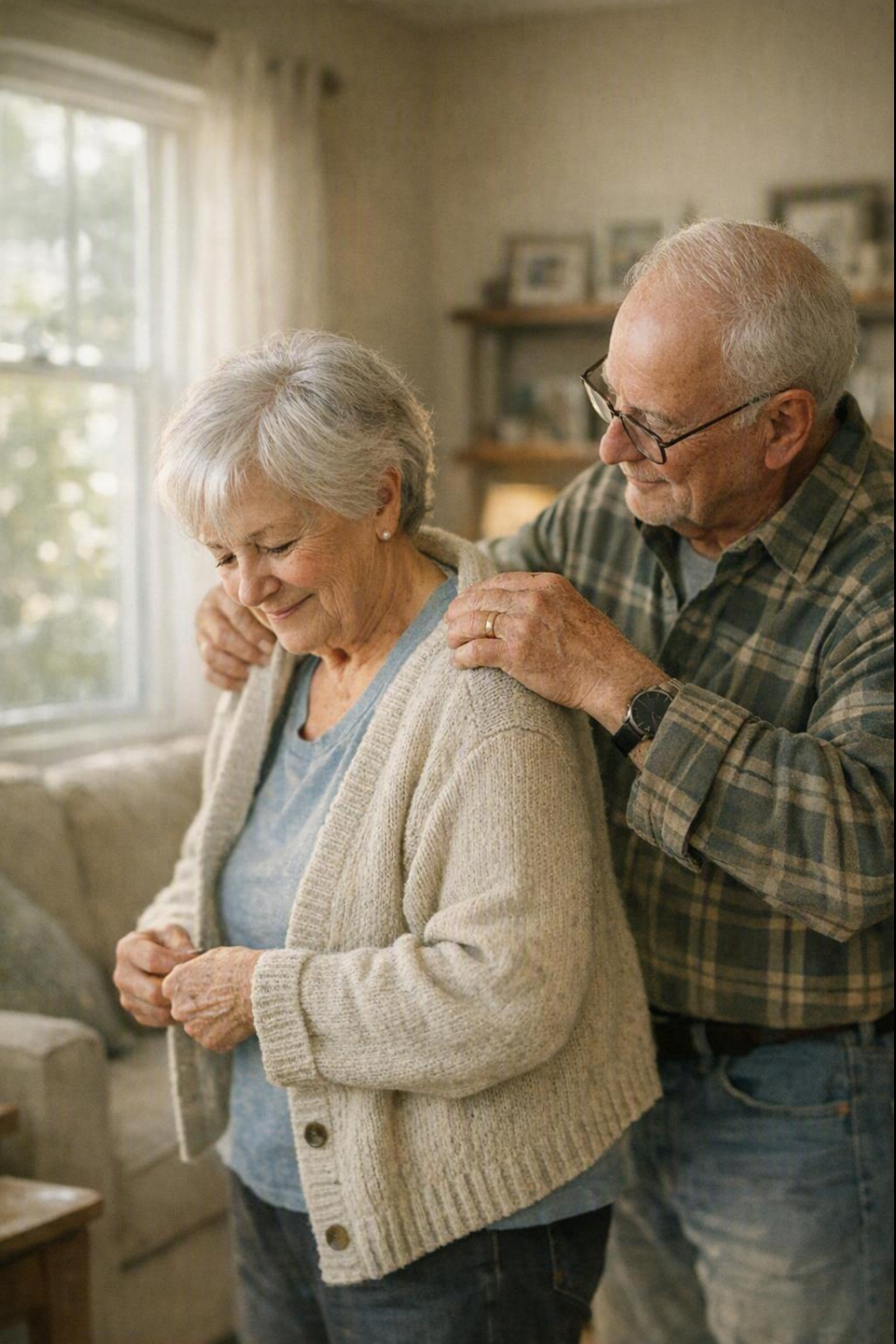
Minimum Resource Standard \$32,532.00

Maximum Resource Standard \$162,660.00

*AHCCCS/ALTCS will determine how much the community spouse may have in countable resources on a case-by-case basis.

In addition to the allowed countable resources, applicants and their spouses may also have certain exempt or non-countable assets, such as a home in AZ (**Applicant's Home Equity Limit** \$752,000.00), 1 vehicle, household goods and personal property, certain burial accounts or plans or plots, Medicaid compliant annuity*, or Special Needs Trusts for disabled persons under age 65.





CARING FOR YOUR SPOUSE

- **The role changes the marriage**
 - Partner becomes nurse, driver, and advocate — grief and love live side by side.
- **Watch your own health**
 - Exhaustion, skipped checkups, and isolation put the caregiver at real risk too.
- **Accept and schedule help**
 - Respite care, adult day programs, home aides, and a standing hand from family.
- **Protect the relationship**
 - Keep rituals you both enjoy so you stay spouses, not only patient and caregiver.

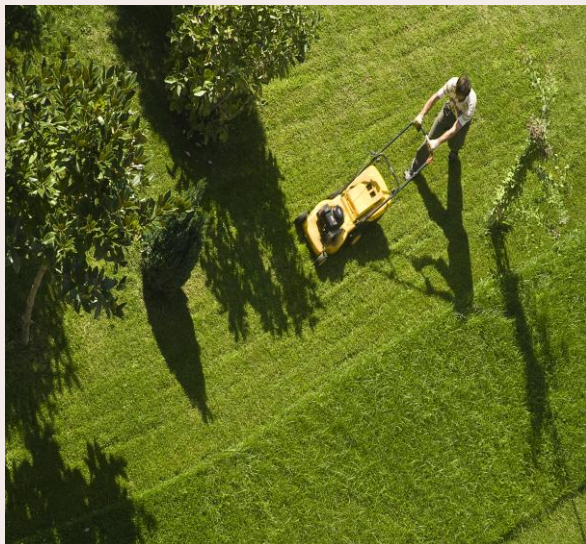


Caring for a loved one is the most meaningful things we can do.

WHY YOU NEED A CAREGIVING TEAM

- Promises sometimes have to be broken
- Understanding Stress: emotional, physical, financial, and mental stress.
- **MANY FAMILY CAREGIVERS** are overwhelmed, isolated, and stretched far beyond their limits.
- You are more likely to experience depression/anxiety than non-caregivers and may have a 63% higher risk of mortality.
- Many caregivers are providing the equivalent of a part-time job – 24 to 34 hours per week – on top of everything else.
- 61% of caregivers say caregiving has hurt their jobs (late arrivals, missed shifts, stalled careers).

HOW TO FORM A CAREGIVING TEAM?



SIGNS YOU CAN NO LONGER CAREGIVE!

FALLING AND NEEDING TO CALL EMT TO HELP

INCONTINENCE

BEHAVIORS

CAREGIVER HAS HEALTH ISSUES

OVERWHELMED WITH MEDICATIONS

LACK OF SLEEP

UNABLE TO PROVIDE SHOWERS & BATHING

FINANCIAL

FAMILY DRAMA

SUFFOCATION

DEPRESSION



[This Photo](#) by Unknown Author is licensed under [CC BY-NC-ND](#)

SENIOR REFERRAL COMPANIES

- WONDERFUL FOR HEALTHY SENIORS LOOKING FOR INDEPENDENT & ASSISTED LIVING
- FREE TO YOU; HOWEVER, THE FACILITY IS THE ONE THAT PAYS FOR REFERRAL SERVICES. THEY TAKE 70% TO 100% OF THE FIRST MONTH'S RENT.
- THEY WILL TAKE YOU **ONLY TO FACILITIES THEY ARE CONTRACTED WITH.**
- THIS CAN LEAD TO BAD PLACEMENTS, AND YOUR LOVED ONE WILL BE ASKED TO LEAVE, AND YOU ARE BACK TO SQUARE ONE.



aPlace
for Mom.®

Preparing for when you should have the talk with yourself

- Financial breakdown? Looking at places before you are forced by injuries.
- Do you have a caregiving team?
- Companionship?
- Safety?
- Are you relying too much on family and neighbors?
- Will all my wishes be met? Have you spoken them out loud?
- Do you have a DNR, Will, 5 Wishes, or Power of Attorney (Financial, Medical, and Cognitive)
- Cremation? Funeral? Celebration of Life?



