

FOCUS ON SENIOR CARE & SERVICES

NOVEMBER IS NATIONAL ALZHEIMER'S DISEASE AWARENESS MONTH AND NATIONAL LONG-TERM CARE PLANNING MONTH

How to Pay for Assisted Living

Assisted living can cost from \$2,000 to \$5,000 per month, and Medicare does not pay for it. If your loved one will need long-term care, it is important that you understand how he or she might pay for it. The professionals at Elder Care Direction are available to help you with planning. Here are some ways that you might be able to help your loved one pay for the care that he or she might need.

Long-term care insurance. If your loved one owns a policy for long-term care insurance, it should pay for the cost of assisted living. You will want to check his or her policy to make certain that it does not specify that it only pays for skilled nursing care, however. If your loved one's insurance company initially denies the payment, you may need to advocate for him or her in order to gain approval. The benefits available from long-term care insurance will vary depending on your loved one's policy.

Life insurance. Your loved one may be able to use his or her life insurance policy to pay for care. You can ask the agent about whether it offers living benefits or can be accelerated or

cashed out. If the company won't agree to cash it out, your loved one might be able to sell it to another company to receive a life settlement.

Veterans benefits. If your loved one is a military veteran, he or she may be eligible to receive benefits to pay for care. People who have suffered injuries from their service will easily qualify. Those that haven't may still be eligible to receive aid and attendance benefits to pay for a portion of the assisted living costs. These benefits are available to disabled surviving spouses and veterans. The veterans must have served a minimum of 90 days of active duty or at least one day during a war. Your loved one must file an application with the Veterans Administration.

Selling the home. If your loved one will not leave anyone behind to live in his or her home, he or she can sell it to pay for assisted living. Renting it out may also be an option.

Reverse mortgages. A reverse mortgage may be an option for an elderly person who needs assisted living but who has a spouse who will remain in the home. This lets your loved one borrow money against the built-up equity in the home. When the last person no longer lives in the home, the money will need to be repaid, or the home will need to be sold.

Bridge loan. Bridge loans are short-term loans that are designed to pay for assisted living while people are waiting for their property to be sold or for their pension to be approved.

Private pay. If your loved one is financially able, he or she can pay for the cost of assisted living out of pocket. However, most people are unable to afford this option for very long.

Annuities. Annuities may provide an ongoing income for a set period. You place a lump sum with the annuity's underwriters and then receive ongoing monthly payments.

Medicaid. If your loved one meets the income and asset limits and is otherwise eligible, he or she may qualify for Medicaid. However, the program is not required to pay for assisted living. You will need to check the rules in your loved one's state to find out what Medicaid might pay for assisted living care.

Paying for assisted living care can require advance planning. If you believe that your loved one might need this type of care, please call the professionals at Elder Care Direction at 267.368.4201 and visit www.eldercaredirection.com.

Provided by David Dempsey, Sr., Founder-CEO, Elder Care Direction



Seniors Helping Seniors

It has been 20 years since Kiran Yocum started Seniors Helping Seniors® in-home care services to help seniors in Berks County remain living independently in their homes. Kiran moved to the US from India and quickly discovered that we don't care for our seniors nearly as well as families do in India. In 2009 Kiran and her husband Philip began franchising Seniors Helping Seniors services nationwide to help even more seniors. In 2010 the offices covering Chester, Montgomery and Bucks counties were opened and have helped thousands of local seniors over the past eight years.

ElderCareDirection.com



A Complete Solution for Senior Care Planning

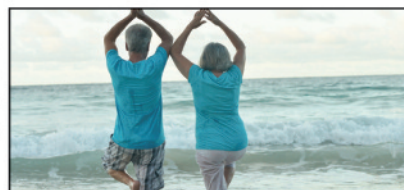
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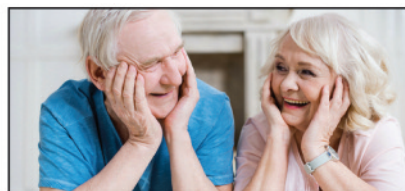
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Save both time and money by avoiding the paperwork hassles, unnecessary attorney fees, and get the best solution for your loved ones.



MEDICAID PLANNING

Protect your assets and get the care you need by planning in advance with the many experts at Elder Care Direction.



VETERANS BENEFITS

As a free service, we can help you understand and apply for a service member or their spouse. We are in tune with the new changes made to VA benefits and can show how that affects eligibility.

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"I'm just a hometown girl trying to make a difference."

"I have always tried to give back to the community what it has given me and my family – a caring, safe environment and a helping hand when needed. As Director of Chestnut Knoll At Home Services, I lead a team dedicated to providing the highest quality in-home assistance to our community's aging residents."

– Linda Detwiler,
LPN, Director of Chestnut Knoll At Home Services

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Want a rewarding career? JOIN OUR TEAM! Call 610-400-1444 or visit us online!

The business model is quite simple, and is embodied in one of our taglines, "a way to give and to receive®." Our senior caregivers give back to others like them in their community who need a little help. At the same time, our clients with physical limitations can remain living safely in their own homes. And clients' families get the peace of mind that their mom or dad is being cared for while they are busy with their own active lives and can't always be there for their parents on a moment's notice.

Being a senior caregiver is an equally important part of the equation and we are always recruiting caring seniors. Most caregivers choose to work part-time to balance their own active lives in retirement. They earn a competitive wage and get to set their own working hours. They choose the types of services they want to perform. Some prefer providing transportation while others will do a broader range of services including prepare meals, perform light housekeeping, and help a client with bathing, grooming, and dressing.

Caregivers and clients often strike up long-lasting friendships that not only provide the needed care but also inspire joy and improve the quality of life for both. As one of our veteran caregivers, Eleanor Buczala, said, "I get much more back than I give while helping others in our community." And our clients feel

the same way. Recently a client in Phoenixville stated, "Linda has become a dear friend, and I rely on her for so much!"

By the way, did I mention that Kiran worked with Mother Teresa for 14 years in India? With a pedigree like that, it's only natural that Seniors Helping Seniors in-home care is a leading national provider of senior homecare! For more information about our services or to become a paid caregiver call 610.590.4888.



SENIORS Helping SENIORS®
...a way to give and to receive®

Chestnut Knoll — Dedicated to Senior Care

When looking for senior care that attends to every detail, greets you with a warm and friendly smile, and indeed makes you feel like family — look no further than Chestnut Knoll!

Chestnut Knoll's Personal Care, Memory Care and At Home Services provides compassionate assistance with bathing, dressing, medication management, and more, both within our senior living community or at home.



Carla Lieb, a physical therapy assistant from FOX Rehabilitation, guides a Chestnut Knoll resident through her exercise regimen as part of the FOX Optimal Living wellness program (photo courtesy of Chestnut Knoll).

Comprehensive care plans are tailored to meet individual needs, including long-term care, respite care, or assistance during recovery from an illness, injury or hospital stay. Experienced caregivers provide daily living support services and companionship to residents and home care clients. Families have peace of mind knowing their loved one is receiving the ultimate care experience

through an open dialogue with the Chestnut Knoll care team.

The secured Memory Care Community promotes a dignified quality of life for residents living with Alzheimer's disease and other dementias, including structured programs to encourage independence and socialization. Continuous training based on Teepa Snow's Positive Approach™ to Care and the Alzheimer's Association keeps the care team up-to-date on leading advancements in memory care.

Chestnut Knoll's collaboration with FOX Rehabilitation gives every resident access to state-of-the-art wellness programs. Individuals living with Parkinson's disease or other movement disorders benefit from evidence-based programs called LSVT BIG and LSVT LOUD. The FOX Optimal Living exercise program promotes overall wellness and has proven results! Residents average 160 minutes of moderate-intensity physical activity per week!

Make an impact in the life of your loved one; call Chestnut Knoll Personal Care Community at 610-473-8066 or At Home Services at 610-473-3328.



CHESTNUT KNOLL
Personal Care, Memory Care
and At Home Services

FOCUS ON SENIOR CARE & SERVICES

Hearing Aids Improve Overall Quality of Life

Did you know that hearing aids are known to improve overall quality of life for most users? Hearing impaired people who use hearing aids have higher self-esteem and are less likely to withdraw from social situations and family and friends! Research from Johns Hopkins found that unaided hearing loss can more than double the chances of depression and/or premature dementia! Many times, hearing loss goes unnoticed because the onset might be slow. Sometimes people delay getting help because they might be unaware of their loss.

There could be any number of causes of hearing loss: aging, family history, prolonged exposure to noise, sudden exposure to gunfire or explosions, disease, or drugs/medications. Hearing loss caused by aging may cause a slow, steady deterioration that may be mild, but is always permanent.

Here at Yucha Hearing Aids, we have realized that there is a connection between hearing loss and overall wellness and happiness. Our doctors and staff have dedicated the last 30 years to pain relief and improved wellness in this community. We believe this

hearing aid service can help those of you with compromised hearing not only improve your hearing, but also improve the quality of your life and the family as a whole and decrease your growing feelings of isolation. We would be honored if you would consider us to be your family's hearing support provider. We promise to take great care of you with the utmost professionalism and nurturing care. For additional information, please call 610.326.2706 and visit www.yuchamedicalchiro.com.

Senior Helpers Pottstown

Since 2010, Senior Helpers Pottstown has pursued its mission of providing EXCEPTIONAL in-home senior care and services to our clients and families in the local area. Our office serves Western Montgomery County (King of Prussia & Route 422 West), Northern Chester County (Malvern, Chester Springs, Glenmoore, Elverson & North) and Boyertown & Douglassville in Berks County.

Aging in place is the goal of 80-90 percent of our senior Americans and Senior Helpers provides the kind of quality care our seniors need and deserve. Our team is honored to serve our local seniors and we've been told by many



Senior Care...only better!

Senior Helpers Pottstown
(serving Western MontCo, Northern
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610-323-0460 (24hrs/7days)
www.seniorhelpers.com/pottstown

- ♥ No minimums – get only the help you need.
- ♥ Personal care - bathing, dressing, toileting & hygiene.
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of our clients & families that Senior Helpers has become part of their family. For many seniors, Senior Helpers represents their best option to achieve the goal of aging with dignity at home.

Senior Helpers provides a full range of non-medical services including assistance with daily activities, personal care & hygiene, meal preparation, and medication reminders. In addition, we support seniors transitioning home after hospitalization and rehab or those transitioning from home to a new home. We also provide personal and comfort care and support for those on hospice. We describe our services as assistance in doing things that your family & friends would do; if they could — clearing the way for family and friends to be just that — family & friends.

Senior Helpers is available for an hour or two for a one-time event (respite, wedding, etc.), or for a few hours on a weekly basis, and are also available to cover round the clock care if the need arises. Senior Helpers' Care Givers are available every day; 365 days a year. Hours and services are tailored to the current need and can be cancelled or changed whenever necessary.

Our well-trained, reliable, compassionate and trustworthy caregivers are committed to delivering the highest level of personalized care for our clients. Visit www.seniorhelpers.com/pottstown, check us out on Facebook, or call 610.323.0460 (answered 24-hours by us!) for more information and to schedule a FREE in-home consultation.

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