

November 2020

Boomers, Elders, & More E-Newsletter

Monthly Elder Care Newsletter of the Vanderbilt Child & Family Center



VANDERBILT
UNIVERSITY®

Child and Family Center

A Message from the Wellbeing Manager

Caregiving while still holding down an outside job is exhausting. Much of caregiving is unpaid. November is recognized as National Family Caregivers Month. It is a time to celebrate those who have given selflessly to bring comfort, social engagement, and stability to those they love.

Here are 6 ways to make it easier for caregivers to take a break:

1. **Accept that you'll feel guilty** - Guilt is a normal part of caregiving simply because you care – it's never going to disappear. Don't let this stop you from getting the caregiving help you need. Taking regular breaks is the best way to maintain your overall health and your ability to provide care.
2. **Don't ask your older adult for permission** – This isn't a decision that your older adult gets to make. When seniors refuse, they're not thinking of your needs. That's why **you** need to make the decision, regardless of how they feel about it.
3. **Start before you really need it (if possible)** – It may take a while to find the right person to help and for them to learn the caregiving routines. That's why it's helpful to find help before you really need it. To make the transition easier, you could have someone come and shadow you until they learn the ropes and can be left alone with your older adult.
4. **Combine paid services with help from friends, family, and volunteers** – Hiring caregiving help can be costly. But even if the cost is high, maintaining or improving your health is worth it. Ask family or friends for help and seek out volunteer programs that offer companionship services.
5. **Check in to know that your older adult is well-cared for** – You might be afraid or nervous to leave your older adult with a stranger or a family member with limited experience. To give you greater peace of mind, use simple, discreet ways to keep an eye on them and make sure they're treating your older adult well. You could sometimes come back early as a surprise check-in to see what's been happening.
6. **Be creative when introducing the hired caregiver** – Nobody wants to be told that they're getting a babysitter. If your older adult is very resistant to outside help, be sensitive and creative when introducing them to the household. For example, you could introduce the person as your helper around the house and have them help you with meal prep, light housekeeping, and simple care tasks. After a few of these visits, it will seem normal that they're around and it will be easier for you to leave to "run errands."

Find the full article at <https://dailycaring.com/6-ways-to-make-it-easier-for-caregivers-to-take-a-break/>

Caregivers to Vietnam-Era Veterans and Earlier Now Eligible for VA Benefits Vets who served on or before May 7, 1975, are now eligible By Aaron Kassraie | AARP | October 2, 2020



Caregivers of veterans who served during the Vietnam War and earlier are now eligible for a monthly payment provided by the U.S. Department of Veterans Affairs (VA).

Previously, the Program of Comprehensive Assistance for Family Caregivers (PCAFC) paid only family members and friends who provide care to those who were severely injured on or after September 11, 2001. Under new regulations, caregivers of veterans who were severely injured in the line of duty on or before May 7, 1975, became eligible for the benefit on October 1. In October 2022, the program is scheduled to extend to veterans injured between May 7, 1975, and September 10, 2001.

The bipartisan-supported Maintaining Internal Systems and Strengthening Integrated Outside Networks (MISSION) Act, which was signed into law in June 2018, prompted the benefit's expansion. When the law took effect in June 2019, caregivers were not able to access it because of problems with VA's information technology (IT) system. However, veterans were given additional private health care options, another piece of the legislation.

Final regulation expands benefits

The new version of the program broadens eligibility to expanding what is considered a "serious injury" to include illness and disease. Veterans are required to have a single or combined service-connected disability rating of 70 percent and require personal care for a minimum of six continuous months to qualify. Here are the detailed eligibility requirements.

Disability ratings are assigned by the VA based on the severity of an illness and how much it decreases a veteran's overall health and ability to function.

Monthly payments are set by a federal rate assigned to where a veteran lives. For example, a primary family caregiver of a veteran in Dallas who is unable to perform daily living activities or requires continuous supervision would receive approximately \$2,800 a month. If the veteran is able to perform daily living activities, the caregiver would receive about \$1,750 a month.

Extra money could keep more vets at home

For many families, accessing this caregiving benefit was a long time coming. And some advocates are not satisfied with its eligibility requirements and the time until veterans of all eras are eligible.

Vietnam Veterans of America (VVA) “applauds the expansion of this long-overdue caregiver benefit, which will enhance the quality of life for Vietnam veterans and their families,” said VVA National President John Rowan. “However, we are deeply dismayed that VA is requiring an eligibility rating of 70 percent or more service-connected disability as this will allow the VA to deny this benefit to the families of Vietnam veterans who have waited eight long years for this benefit.”

Additional Services Offered to Caregivers

Other new benefits offered through the Program of Comprehensive Assistance for Family Caregivers (PCAFC) will include financial planning and legal services for the primary caregiver.

Caregivers also are eligible for the program’s previous offerings, including:

- **Access to health care benefits** through the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)
- **Caregiver education** and training
- **Financial assistance**, lodging and travel expenses for a caregiver when traveling with the veteran to receive care
- **Mental health services** and counseling
- **A monthly stipend**
- **Up to 30 days of respite care** a year

If a veteran is ineligible for the PCAFC, the VA’s Program of General Caregiver Support Services provides resources, education and support to veterans’ caregivers. It is available for veterans of any era, regardless of illness or injury, who are enrolled for care in the Veterans Health Administration.

To learn more, contact the nearest caregiver support coordinator (CSC) or the department’s Caregiver Support Line at 855-260-3274 (8 a.m. to 8 p.m. ET).

You can find information regarding this article and how to apply to the PCAFC here:

<https://www.aarp.org/home-family/voices/veterans/info-2020/caregiver-benefits-expanded.html>

Medicare Enrollment Guide

How and When to Enroll in Medicare in 2020

2020 Medicare Enrollment Dates

The fall Open Enrollment Period lasts from **October 15 to December 7, 2020**. You may be able to enroll in or switch to another Medicare Advantage plan or Medicare Part D prescription drug plan, or you can drop your plan and return to Original Medicare.



The chart below summarizes important Medicare enrollment periods.

Enrollment period	2020 Dates	Actions you can take during this period
Initial Enrollment Period	-Starts 3 months before the month you turn 65 -Ends 3 months after the month you turn 65	-Sign up for a plan
Medicare Open Enrollment Period (aka Annual Enrollment)	-Starts October 15, 2020 -Ends December 7, 2020	-Sign up for a plan -Switch plans -Leave a plan
Special Enrollment Period	-Depends on your personal situation (such as if you move or lose your insurance coverage)	-Depends on your personal situation (such as if you move or lose your insurance coverage)
General Enrollment Period	-Starts January 1, 2021 -Ends March 31, 2021	-Sign up for Medicare Part A and/or Part B (only if you didn't sign up when first eligible and if you're not eligible for a Special Enrollment Period)
Medicare Advantage Open Enrollment Period	-Starts January 1, 2021 -Ends March 31, 2021	-Switch Medicare Advantage plans -Leave a Medicare Advantage plan

The best place for information is online at Medicare.gov, calling Medicare at 1-800-Medicare or SHIP (TN State Health Insurance Assistance Program) at 1-877-801-0044. SHIP offers free and unbiased Medicare information and counseling.

Find the full article at <https://www.medicareadvantage.com/medicare-enrollment>

Self-Care IS Part of the Caregiving Job

- ✓ Attend to your own healthcare needs
- ✓ Get proper rest and nutrition
- ✓ Exercise regularly, if only for 10 minutes at a time
- ✓ Take time off without feeling guilty
- ✓ Participate in pleasant, nurturing activities (reading a good book, take a warm bath)
- ✓ Seek and accept the support of others
- ✓ Seek supportive counseling, or talk to a trusted counselor, friend, or pastor
- ✓ Identify and acknowledge your feelings, you have a right to ALL of them
- ✓ Change the negative ways you view situations
- ✓ Set goals

by Right at Home

“Regardless of what challenge you are facing right now, know that it has not come to stay. It has come to pass. During these times, do what you can with what you have, and ask for help if needed. Most importantly, never surrender. Put things in perspective. Take care of yourself. Find ways to replenish your energy, strengthen your faith, and fortify yourself from the inside out.”

– Les Brown



FAMILY CAREGIVER SUPPORT GROUP

The Caregiver Support Group is a monthly group that offers a safe place to discuss the stresses, challenges, and rewards of providing care for an aging loved one. The meetings will be held virtually for the foreseeable future from noon to 1 p.m.

November's session will be held on Tuesday, November 10, 2020 from noon to 1 p.m. Please RSVP (stacey.l.bonner@vanderbilt.edu) for Zoom details by Monday, November 9th.



LUNCHTIME SESSION

The Lunchtime Session is a monthly educational session to receive valuable information while providing care to your loved one.

Abby Parish, Geriatric Nurse Practitioner with Vanderbilt University School of Nursing will discuss self-care tips for family caregivers. She will discuss why self-care is important for family caregivers and how you can fit it into your hectic schedule.

November's lunchtime session will be held virtually on Wednesday, November 11, 2020 from 2 p.m. to 3 p.m. Please RSVP (stacey.l.bonner@vanderbilt.edu) for Zoom details by Tuesday, November 10.

