

## The Value of Geriatric Care Management Services

Also known as Geriatric Care, Elder Care or Aging Care Managers, a Geriatric Care Manager Specialist represents a growing trend to help full time, employed family caregivers provide care for loved ones living close by or needing long-distance care. Care managers are also particularly useful in helping caregivers at home find the right services and cope with their burden. Let's look at a hypothetical example to see how valuable care managers can be.

Mary is caring for her husband at home. Because of diabetes her husband has severe neuropathy in his legs and feet and it is difficult for him to walk. He also has diabetic retinopathy and cannot see very well. Mary has difficulty getting her husband out of bed, bathed and dressed. She relies on her son who lives nearby to help her manage her husband's care.

On the advice of a friend Mary is told about a care manager, Susan, who helped the friend's family cope with the care of a loved one. The cost of an initial assessment and care plan from the care manager is \$300.00. Mary thinks she has the situation under control and \$300.00 for someone from the outside to come in and tell her how to deal with her situation seems ridiculous.

One day Mary is trying to lift her husband and injures her back severely. She is bedridden and cannot care for her husband. Her son, who works full-time, now has two parents to care for. On the advice of the same friend he decides to bring in Susan and pay her fee himself.

Susan does a thorough assessment of the family's needs. She arranges for Mary's doctor to order Medicare home care during Mary's recovery. Therapists come in and help Mary with exercises and advice on lifting. Susan advertises for and finds a private individual who is willing to live in the home for a period of time to help Mary with her recovery and watch over her husband. Susan makes sure the new caregiver is reliable and honest and that taxes are paid for the employment.

Susan enlists the support of the local area agency on aging and makes sure all services available are provided for the family. Susan also calls a meeting with Mary's family and explains to them the care needs and how they need to commit to help with those needs. Susan makes arrangements to purchase medical equipment for lifting, moving and easier use of the bathroom facilities. Medicare will pay much of this cost.

Susan suggests using a geriatric care Physician she works closely with to help Mary in the care of her husband. The geriatrician meets with Mary and her husband and spends a great deal of time explaining the proper treatment and care of elderly with diabetes. He rearranges medications and puts Mary's husband on a new insulin regimen to better control his blood sugar. The geriatric Physician feels that Mary's husband has a chance of improving his health with proper treatment. If her husband adheres to the care plan, he may end up having a better quality of life for his remaining years.

With the help of the care manager, Mary's life and future has been significantly improved.

---

© 2008 National Care Planning Council. Used by permission. Larry McClanahan, CASL<sup>®</sup>, CFP<sup>®</sup> is an independent, fee-based advisor in the Portland, Oregon area, and principal of SecondHalf Planning & Investment ([www.secondhalf.us](http://www.secondhalf.us)), a firm serving the unique financial needs of retirees and those actively preparing for financial independence. He can be reached at 503.698.5680. Advisory services and securities through KMS Financial Services Inc., a registered investment advisor and broker-dealer, member FINRA/SIPC.